

Cuadro Nº 1  
SITUACIÓN PATRIMONIAL  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
29 de Febrero de 2012  
(En Bolivianos)

	CRECES	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCOSOL	FUNDODEM	ISOPRO	IMPRO	SARTAWI	ANED	ODIE	FONDOCO	FURODE	TOTAL
<b>ACTIVO</b>															
DISPONIBILIDADES	11,076,533	12,925,720	<u>24,002,253</u>	15,896,391	7,848,021	2,543,638	3,654,041	5,743,289	446,565	2,798,497	7,255,797	26,055,234	10,752,477	6,484,043	<b>113,480,247</b>
INVERSIONES TEMPORARIAS	13,404,021	13,041,270	<u>26,445,291</u>	276,043	1,244,601	2,266,271	398,560	1,446,631	421,578	25,002	3,215,695	7,283,266	951,594	-	<b>43,974,530</b>
CARTERA	642,066,608	289,552,069	<u>931,618,677</u>	384,075,723	33,620,532	15,814,826	123,819,766	182,927,216	17,568,960	99,554,414	43,816,874	179,691,659	111,901,114	119,664,268	<b>2,244,074,028</b>
CARTERA BRUTA	642,147,431	288,097,311	<u>930,244,742</u>	398,677,661	35,642,903	16,223,149	130,136,225	183,387,449	17,874,433	99,521,583	46,344,556	185,067,524	112,185,098	116,103,730	<b>2,271,409,054</b>
CARTERA VIGENTE	637,677,621	286,115,791	<u>923,793,412</u>	397,266,664	34,526,015	15,620,503	121,081,628	175,276,996	15,834,129	95,550,172	43,329,959	177,249,580	109,668,931	115,508,470	<b>2,224,706,460</b>
CARTERA VENCIDA	3,105,618	699,845	<u>3,805,463</u>	997,644	188,719	185,070	5,591,937	2,014,068	179,736	3,051,147	2,722,790	3,247,934	1,208,189	466,805	<b>23,659,502</b>
CARTERA EN EJECUCIÓN	1,050,558	1,281,675	<u>2,332,233</u>	289,028	834,610	376,515	2,770,046	186,204	9,425	89,993	291,807	1,794,487	1,145,267	128,455	<b>10,248,070</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VIGENTE	297,628	-	<u>297,628</u>	114,929	19,923	24,430	549,839	5,478,331	1,762,052	761,192	-	2,009,368	55,615	-	<b>11,073,308</b>
CARTERA REPROGRAMADA O REESTRUCTURADA VENCIDA	16,006	-	<u>16,006</u>	-	520	620	115,460	418,304	73,265	50,479	-	505,275	-	-	<b>1,179,930</b>
CARTERA REPROGRAMADA O REESTRUCTURADA EN EJECUCIÓN	-	-	<u>-</u>	9,396	73,116	16,010	27,314	13,546	15,826	18,599	-	260,879	107,097	-	<b>541,783</b>
PRODUCTOS DEVENGADOS POR COBRAR CARTERA	11,586,497	4,295,074	<u>15,881,572</u>	4,713,085	532,197	242,029	1,584,470	3,445,171	204,495	3,556,225	783,637	3,142,746	3,871,463	5,747,462	<b>43,704,553</b>
PREVISIÓN PARA CARTERA INCORRIBLE	<b>-11,667,321</b>	<b>-2,840,317</b>	<b>-14,507,637</b>	<b>-19,315,023</b>	<b>-2,554,569</b>	<b>-650,353</b>	<b>-7,900,928</b>	<b>-3,905,405</b>	<b>-509,968</b>	<b>-3,523,394</b>	<b>-3,311,320</b>	<b>-8,518,611</b>	<b>-4,155,446</b>	<b>-2,186,924</b>	<b>-71,039,578</b>
OTRAS CUENTAS POR COBRAR	5,020,708	2,374,428	<u>7,395,136</u>	1,529,802	328,743	238,826	861,269	665,636	18,182	851,397	6,985,790	1,322,398	1,908,063	678,785	<b>22,784,027</b>
BIENES REALIZABLES	-	-	<u>-</u>	5	-	-	-	9,732	-	22,434	29	-	55	-	<b>32,255</b>
INVERSIONES PERMANENTES	13,456,096	484,021	<u>13,940,117</u>	308,551	252,197	24,010	33,443	902,836	129,979	52,233	4,273,521	11,152,504	7,415,464	61,054	<b>38,545,911</b>
BIENES DE USO	20,667,884	5,257,620	<u>25,925,503</u>	9,303,084	1,537,038	1,377,219	3,434,609	4,997,822	1,169,015	5,285,917	1,205,759	7,645,531	6,364,075	2,235,491	<b>70,481,064</b>
OTROS ACTIVOS	7,761,896	439,424	<u>8,201,320</u>	1,020,430	472,162	296,341	1,093,835	1,006,176	82,711	709,691	303,232	9,997	436,861	947,218	<b>14,579,975</b>
<b>TOTAL DEL ACTIVO</b>	<b>713,453,745</b>	<b>324,074,552</b>	<b><u>1,037,528,298</u></b>	<b>412,410,029</b>	<b>45,303,293</b>	<b>22,561,132</b>	<b>133,295,522</b>	<b>197,699,339</b>	<b>19,836,990</b>	<b>109,299,585</b>	<b>67,056,697</b>	<b>233,160,589</b>	<b>139,729,704</b>	<b>130,070,858</b>	<b>2,547,952,037</b>
										0	-0	0			
<b>PASIVO</b>															
OBLIGACIONES CON EL PÚBLICO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
OBLIGACIONES CON INSTITUCIONES FISCALES	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
OBLIGACIONES CON BANCOS Y ENTIDADES DE FINANCIAMIENTO	504,482,524	212,718,240	<u>717,200,764</u>	153,588,366	34,464,303	4,751,915	101,319,877	150,955,508	13,852,560	84,439,162	28,975,505	184,490,246	97,729,731	89,048,287	<b>1,660,816,224</b>
OTRAS CUENTAS POR PAGAR	22,862,757	12,680,719	<u>35,543,477</u>	14,973,658	2,266,613	1,378,042	2,375,470	6,219,219	662,616	8,997,803	17,288,093	7,904,845	12,070,047	7,844,685	<b>117,524,568</b>
PREVISIONES	15,564,005	11,492,820	<u>27,056,826</u>	4,938,671	-	-	2,255,752	68,600	363,221	6,413	1,246,083	-	1,636,578	1,455,692	<b>39,027,836</b>
TÍTULOS DE DEUDA EN CIRCULACIÓN	-	21,028,000	<u>21,028,000</u>	-	-	-	-	-	-	-	-	-	-	-	<b>21,028,000</b>
OBLIGACIONES SUBORDINADAS	-	-	<u>-</u>	2,010,895	-	-	-	1,203,452	-	960,400	590,081	265,680	2,737,606	-	<b>7,768,114</b>
<b>TOTAL DEL PASIVO</b>	<b>542,909,287</b>	<b>257,919,779</b>	<b><u>800,829,066</u></b>	<b>173,500,694</b>	<b>38,741,811</b>	<b>6,129,957</b>	<b>105,951,099</b>	<b>158,446,779</b>	<b>14,878,397</b>	<b>94,403,778</b>	<b>48,099,762</b>	<b>192,660,772</b>	<b>114,173,963</b>	<b>98,348,665</b>	<b>1,846,164,742</b>
<b>PATRIMONIO</b>															
CAPITAL SOCIAL	-	-	<u>-</u>	-	5,143,928	-	14,839,211	34,917,627	3,192,349	24,846,834	-	18,645,729	17,000,000	-	<b>118,585,678</b>
APORTES NO CAPITALIZADOS	18,767,712	58,934,621	<u>77,702,332</u>	39,200,074	-	16,005,908	745,640	-	174,250	927,988	16,073,459	10,718,039	1,319,759	22,118,853	<b>184,986,303</b>
AJUSTES AL PATRIMONIO	-	-	<u>-</u>	-	-	-	-	-	-	-	-	-	-	-	<b>-</b>
RESERVAS	147,743,941	-	<u>147,743,941</u>	157,116,762	520,987	-	9,559,833	-	1,092,687	-	-	6,447,714	4,801,410	3,343,853	<b>330,627,186</b>
RESULTADOS ACUMULADOS	4,032,806	7,220,153	<u>11,252,958</u>	42,592,498	896,568	425,267	2,199,739	4,334,933	499,307	-10,879,016	2,883,477	4,688,336	2,434,573	6,259,487	<b>67,588,127</b>
<b>TOTAL DEL PATRIMONIO</b>	<b>170,544,458</b>	<b>66,154,774</b>	<b><u>236,699,232</u></b>	<b>238,909,335</b>	<b>6,561,483</b>	<b>16,431,175</b>	<b>27,344,423</b>	<b>39,252,560</b>	<b>4,958,593</b>	<b>14,895,807</b>	<b>18,956,936</b>	<b>40,499,818</b>	<b>25,555,741</b>	<b>31,722,194</b>	<b>701,787,295</b>
<b>TOTAL DEL PASIVO Y PATRIMONIO</b>	<b>713,453,745</b>	<b>324,074,552</b>	<b><u>1,037,528,298</u></b>	<b>412,410,029</b>	<b>45,303,293</b>	<b>22,561,132</b>	<b>133,295,522</b>	<b>197,699,339</b>	<b>19,836,990</b>	<b>109,299,585</b>	<b>67,056,698</b>	<b>233,160,589</b>	<b>139,729,704</b>	<b>130,070,858</b>	<b>2,547,952,037</b>

CUADRO Nº 2  
GANANCIAS Y PERDIDAS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
29 de Febrero de 2012  
(En Bolivianos)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
INGRESOS FINANCIEROS	30,538,796	17,839,530	48,378,326	16,432,331	2,001,411	533,430	4,472,045	6,133,560	568,083	3,747,173	1,785,523	5,897,111	4,286,739	5,405,571	99,641,303
GASTOS FINANCIEROS	-5,560,279	-3,155,615	-8,715,894	-1,782,771	-546,900	-27,910	-1,163,257	-1,345,987	-91,327	-1,317,641	-321,446	-1,528,010	-1,171,157	-970,592	-18,982,893
<b>RESULTADO FINANCIERO BRUTO</b>	<b>24,978,517</b>	<b>14,683,915</b>	<b>39,662,432</b>	<b>14,649,560</b>	<b>1,454,511</b>	<b>505,520</b>	<b>3,308,788</b>	<b>4,787,573</b>	<b>476,756</b>	<b>2,429,531</b>	<b>1,464,077</b>	<b>4,369,101</b>	<b>3,115,582</b>	<b>4,434,979</b>	<b>80,658,410</b>
OTROS INGRESOS OPERATIVOS	239,582	333,773	573,356	753,934	893,923	-	783,590	178,184	69,985	396,195	404,625	480,765	284,377	153,702	4,972,235
OTROS GASTOS OPERATIVOS	-792,182	-2,034,052	-2,826,234	-42,415	-	-	-25,577	-17,297	-20,035	-24,187	-223,275	-227,466	-30,944	-50,832	-3,528,262
<b>RESULTADO DE OPERACION BRUTO</b>	<b>24,425,917</b>	<b>12,983,636</b>	<b>37,409,553</b>	<b>15,361,079</b>	<b>2,344,434</b>	<b>505,520</b>	<b>4,066,801</b>	<b>4,948,460</b>	<b>526,306</b>	<b>2,801,539</b>	<b>1,645,428</b>	<b>4,622,400</b>	<b>3,329,015</b>	<b>4,537,849</b>	<b>82,102,383</b>
RECUPERACION DE ACTIVOS FINANCIEROS	1,148,860	468,587	1,617,447	174,199	34,296	28,231	1,090,481	669,295	18,373	350,763	256,614	605,491	510,922	1,843,440	7,199,551
CARGOS POR INCOB.Y DESVALORIZACION DE ACTIVOS FINANCIEROS	-3,112,940	-664,074	-3,777,014	-1,283,211	-78,171	-21,845	-2,997,558	-1,338,558	-91,230	-819,665	-284,452	-1,873,876	-576,641	-1,984,358	-15,126,579
<b>RESULTADO DE OPERACION DESPUES DE INCOBRABLES</b>	<b>22,461,837</b>	<b>12,788,150</b>	<b>35,249,987</b>	<b>14,252,066</b>	<b>2,304,558</b>	<b>511,907</b>	<b>2,159,724</b>	<b>4,279,197</b>	<b>453,449</b>	<b>2,332,637</b>	<b>1,617,590</b>	<b>3,354,015</b>	<b>3,263,296</b>	<b>4,396,930</b>	<b>74,175,355</b>
GASTOS DE ADMINISTRACION	-18,588,169	-10,455,641	-29,043,810	-6,456,968	-2,101,887	-438,191	-3,210,234	-3,781,261	-408,439	-2,670,062	-2,173,951	-2,671,488	-2,931,606	-3,396,465	-59,284,363
<b>RESULTADO DE OPERACION NETO</b>	<b>3,873,669</b>	<b>2,332,508</b>	<b>6,206,177</b>	<b>7,795,098</b>	<b>202,672</b>	<b>73,716</b>	<b>-1,050,510</b>	<b>497,936</b>	<b>45,010</b>	<b>-337,425</b>	<b>-556,361</b>	<b>682,527</b>	<b>331,689</b>	<b>1,000,465</b>	<b>14,890,992</b>
ABONOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	-90,186	217	-89,969	939	1,356	1,816	-	-35,199	-	-	-	-	-	-	-121,057
CARGOS POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR	75	-0	75	-3	-	-523	-	-	-	-	-	-	-	-	-452
<b>RESULTADO DESPUES DE AJUSTE POR DIFERENCIA DE CAMBIO Y MANTENIMIENTO DE VALOR</b>	<b>3,783,558</b>	<b>2,332,725</b>	<b>6,116,283</b>	<b>7,796,034</b>	<b>204,028</b>	<b>75,008</b>	<b>-1,050,510</b>	<b>462,737</b>	<b>45,010</b>	<b>-337,425</b>	<b>-556,361</b>	<b>682,527</b>	<b>331,689</b>	<b>1,000,465</b>	<b>14,769,484</b>
INGRESOS EXTRAORDINARIOS	342,325	3,846	346,171	-	-	-	-	666	-	5,968	1,305	-	612	2,260	356,983
GASTOS EXTRAORDINARIOS	-91,269	-489	-91,758	-	-	-	-	-	-	-	-	-	-	-	-91,758
<b>RESULTADO NETO DEL EJERCICIO ANTES DE AJUSTES DE GESTIONES ANTERIORES</b>	<b>4,034,613</b>	<b>2,336,083</b>	<b>6,370,696</b>	<b>7,796,034</b>	<b>204,028</b>	<b>75,008</b>	<b>-1,050,510</b>	<b>463,403</b>	<b>45,010</b>	<b>-331,457</b>	<b>-555,056</b>	<b>682,527</b>	<b>332,302</b>	<b>1,002,725</b>	<b>15,034,709</b>
INGRESOS DE GESTIONES ANTERIORES	4,867	7,727	12,594	4,793	-	-	-	-	16,355	126,212	-	-	-	-1,321	158,634
GASTOS DE GESTIONES ANTERIORES	-6,677	-38,663	-45,340	-12,986	-	-	-	-	-9,165	-28,793	-	-	-	-	-96,284
<b>RESULTADO ANTES DE IMPUESTOS Y AJUSTES CONTABLE POR EFECTO DE INFLACION</b>	<b>4,032,804</b>	<b>2,305,147</b>	<b>6,337,951</b>	<b>7,787,842</b>	<b>204,028</b>	<b>75,008</b>	<b>-1,050,510</b>	<b>463,403</b>	<b>52,200</b>	<b>-234,038</b>	<b>-555,056</b>	<b>682,527</b>	<b>332,302</b>	<b>1,001,404</b>	<b>15,097,059</b>
ABONOS POR AJUSTE POR INFLACION	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0
CARGOS POR AJUSTE POR INFLACION	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1
<b>RESULTADO ANTES DE IMPUESTOS</b>	<b>4,032,804</b>	<b>2,305,147</b>	<b>6,337,951</b>	<b>7,787,843</b>	<b>204,028</b>	<b>75,008</b>	<b>-1,050,510</b>	<b>463,403</b>	<b>52,200</b>	<b>-234,038</b>	<b>-555,056</b>	<b>682,527</b>	<b>332,302</b>	<b>1,001,404</b>	<b>15,097,060</b>
IMPUESTO SOBRE LAS UTILIDADES DE LAS EMPRESAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>RESULTADO NETO DE LA GESTION</b>	<b>4,032,804</b>	<b>2,305,147</b>	<b>6,337,951</b>	<b>7,787,843</b>	<b>204,028</b>	<b>75,008</b>	<b>-1,050,510</b>	<b>463,403</b>	<b>52,200</b>	<b>-234,038</b>	<b>-555,056</b>	<b>682,527</b>	<b>332,302</b>	<b>1,001,404</b>	<b>15,097,060</b>

CUADRO Nº 3  
INDICADORES FINANCIEROS  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
29 de Febrero de 2012  
(En porcentajes)

	CRECER	PRO MUJER	Sub Total Banca Comunal	DIACONIA	EMPRENDER	FONCRESOL	FUNBODEM	IDEPRO	IMPRO	SARTAWI	ANED	CIDRE	FONDECO	FUBODE	TOTAL
<b>ESTRUCTURA DE ACTIVOS</b>															
Disponibilidades/Total Activo	1.55%	3.99%	2.31%	3.85%	17.32%	11.27%	2.74%	2.91%	2.25%	2.56%	10.82%	11.17%	7.70%	4.99%	4.45%
Inversiones Temporarias/Total Activo	1.88%	4.02%	2.55%	0.07%	2.75%	10.05%	0.30%	0.73%	2.13%	0.02%	4.80%	3.12%	0.68%	0.00%	1.73%
Cartera / Total Activo	89.99%	89.35%	89.79%	93.13%	74.21%	70.10%	92.89%	92.53%	88.57%	91.08%	65.34%	77.07%	80.08%	92.00%	88.07%
Otras Cuentas por cobrar / Total Activo	0.70%	0.73%	0.71%	0.37%	0.73%	1.06%	0.65%	0.34%	0.09%	0.78%	10.42%	0.57%	1.37%	0.52%	0.89%
Bienes Realizables / Total Activo	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%
Inversiones Permanentes / Total Activo	1.89%	0.15%	1.34%	0.07%	0.56%	0.11%	0.03%	0.46%	0.66%	0.05%	6.37%	4.78%	5.31%	0.05%	1.51%
Bienes de Uso / Total Activo	2.90%	1.62%	2.50%	2.26%	3.39%	6.10%	2.58%	2.53%	5.89%	4.84%	1.80%	3.28%	4.55%	1.72%	2.77%
Otros Activos / Total Activo	1.09%	0.14%	0.79%	0.25%	1.04%	1.31%	0.82%	0.51%	0.42%	0.65%	0.45%	0.00%	0.31%	0.73%	0.57%
<b>RENTABILIDAD (1)</b>															
Resultado Neto / Activo ROA	3.39%	4.27%	3.67%	11.33%	2.70%	1.99%	-4.73%	1.41%	1.58%	-1.28%	-4.97%	1.76%	1.43%	4.62%	3.56%
Resultado Neto / Patrimonio ROE	14.19%	20.91%	16.07%	19.56%	18.66%	2.74%	-23.05%	7.08%	6.32%	-9.43%	-17.57%	10.11%	7.80%	18.94%	12.91%
Resultado Neto / Ingresos Financieros	13.21%	12.92%	13.10%	47.39%	10.19%	14.06%	-23.49%	7.56%	9.19%	-6.25%	-31.09%	11.57%	7.75%	18.53%	15.15%
Ingresos Financieros / Activo	25.68%	33.03%	27.98%	23.91%	26.51%	14.19%	20.13%	18.61%	17.18%	20.57%	15.98%	15.18%	18.41%	24.94%	23.46%
Ingresos Financieros / Cartera Bruta	28.53%	37.15%	31.20%	24.73%	33.69%	19.73%	20.62%	20.07%	19.07%	22.59%	23.12%	19.12%	22.93%	27.93%	26.32%
<b>EFICIENCIA ADMINISTRATIVA (1)</b>															
Gastos Administrativos / Cartera Bruta	17.37%	21.78%	18.73%	9.72%	35.38%	16.21%	14.80%	12.37%	13.71%	16.10%	28.15%	8.66%	15.68%	17.55%	15.66%
Gastos Administrativos / Activo	15.63%	19.36%	16.80%	9.39%	27.84%	11.65%	14.45%	11.48%	12.35%	14.66%	19.45%	6.87%	12.59%	15.67%	13.96%
<b>CALIDAD DE CARTERA</b>															
Cartera Vigente / Cartera Bruta	99.35%	99.31%	99%	100%	96.92%	96%	93%	99%	98%	97%	93.50%	97%	98%	99%	98%
Cartera Vencida / Cartera Bruta	0.49%	0.24%	0.41%	0.25%	0.53%	1.14%	4.39%	1.33%	1.42%	3.12%	5.88%	2.03%	1.08%	0.40%	1.09%
Cartera en Ejecución / Cartera Bruta	0.16%	0.44%	0.25%	0.07%	2.55%	2.42%	2.15%	0.11%	0.14%	0.11%	0.63%	1.11%	1.12%	0.11%	0.48%
Previsión cartera incobrable / Cartera en Mora	279.65%	143.34%	235.75%	1490.28%	232.88%	112.48%	92.90%	148.37%	183.28%	109.76%	109.84%	146.66%	168.88%	367.39%	199.39%
<b>LIQUIDEZ</b>															
Disponibilidades / Pasivo	2.04%	5%	3%	9%	20.26%	41%	3%	4%	3%	3%	15.08%	14%	9%	7%	6%
Disponibilidades + Inversiones Temporarias / Pasivo	4.51%	10.07%	6.30%	9.32%	23.47%	78.47%	3.82%	4.54%	5.83%	2.99%	21.77%	17.30%	10.25%	6.59%	8.53%
Disponibilidades + Inversiones Temporarias / Activo	3.43%	8.01%	4.86%	3.92%	20.07%	21.32%	3.04%	3.64%	4.38%	2.58%	15.62%	14.30%	8.38%	4.99%	6.18%
<b>SOLVENCIA</b>															
Patrimonio/Activo	23.90%	20%	23%	58%	14.48%	73%	21%	20%	25%	14%	28.27%	17%	18%	24%	28%
Cartera Vencida+Ejecución/Patrimonio	2.45%	3.00%	2.60%	0.54%	16.72%	3.52%	31.10%	6.71%	5.61%	21.55%	15.90%	14.34%	9.63%	1.88%	5.08%
Cartera Vencida+Ejecución-Prev/Patrimonio	-4.39%	-1.30%	-3.53%	-7.54%	-22.21%	-0.44%	2.21%	-3.24%	-4.67%	-2.10%	-1.57%	-6.69%	-6.63%	-5.02%	-5.05%

Cuadro Nº 4  
 ESTADO DE CARTERA POR DEPARTAMENTOS Y ZONAS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 29 de Febrero de 2012  
 (En Bolivianos)

ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL URBANO							
DEPARTAMENTO	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
BENI	36,613,384	36,206,823	285,626	120,935	526	12,496	13,022
CHUQUISACA	67,712,654	67,200,517	208,472	303,664	3,084	17,141	20,225
COCHABAMBA	163,528,737	160,721,269	2,159,575	647,892	6,137	23,762	29,899
LA PAZ	478,553,070	475,153,030	2,275,927	1,124,113	22,571	75,343	97,914
ORURO	102,661,785	102,017,828	579,708	64,248	3,087	14,611	17,698
PANDO	27,198,691	26,529,426	669,265	-	494	2,916	3,410
POTOSI	38,297,281	38,048,261	36,080	212,940	1,179	8,123	9,302
SANTA CRUZ	275,711,504	264,802,457	7,744,045	3,165,002	6,820	42,868	49,688
TARIJA	72,913,831	72,083,961	536,361	293,509	2,818	9,610	12,428
<b>TOTAL</b>	<b>1,263,190,937</b>	<b>1,242,763,573</b>	<b>14,495,060</b>	<b>5,932,304</b>	<b>46,716</b>	<b>206,870</b>	<b>253,586</b>
	100%	98.38%	1.15%	0.47%	18.42%	81.58%	100%
ESTADO DE CARTERA POR DEPARTAMENTO: NIVEL RURAL							
BENI	90,116,346	89,230,827	694,087	191,431	3,396	13,180	16,576
CHUQUISACA	50,446,061	50,194,434	189,907	61,721	2,379	4,276	6,655
COCHABAMBA	197,012,039	193,089,796	1,888,827	2,033,416	8,167	18,153	26,320
LA PAZ	208,007,252	205,726,821	1,753,466	526,965	10,596	24,736	35,332
ORURO	41,861,459	41,552,534	278,528	30,397	1,283	3,086	4,369
PANDO	14,979,156	14,944,551	34,604	-	319	2,098	2,417
POTOSI	66,407,850	65,637,681	381,519	388,650	2,872	8,899	11,771
SANTA CRUZ	253,718,949	247,432,375	4,867,841	1,418,733	8,333	29,688	38,021
TARIJA	85,669,033	85,207,202	255,595	206,236	3,859	15,796	19,655
<b>TOTAL</b>	<b>1,008,218,145</b>	<b>993,016,221</b>	<b>10,344,374</b>	<b>4,857,550</b>	<b>41,204</b>	<b>119,912</b>	<b>161,116</b>
	100%	98.49%	1.03%	0.48%	25.57%	74.43%	100%
ESTADO DE CARTERA POR DEPARTAMENTO TOTAL NACIONAL							
BENI	126,729,730	125,437,650	979,713	312,366	3,922	25,676	29,598
CHUQUISACA	118,158,715	117,394,951	398,379	365,385	5,463	21,417	26,880
COCHABAMBA	360,540,775	353,811,065	4,048,403	2,681,308	14,304	41,915	56,219
LA PAZ	686,560,323	680,879,852	4,029,393	1,651,079	33,167	100,079	133,246
ORURO	144,523,244	143,570,362	858,237	94,645	4,370	17,697	22,067
PANDO	42,177,847	41,473,977	703,870	-	813	5,014	5,827
POTOSI	104,705,131	103,685,942	417,599	601,590	4,051	17,022	21,073
SANTA CRUZ	529,430,453	512,234,831	12,611,886	4,583,736	15,153	72,556	87,709
TARIJA	158,582,864	157,291,163	791,956	499,745	6,677	25,406	32,083
<b>TOTAL</b>	<b>2,271,409,082</b>	<b>2,235,779,794</b>	<b>24,839,435</b>	<b>10,789,853</b>	<b>87,920</b>	<b>326,782</b>	<b>414,702</b>
	100%	98.43%	1.09%	0.48%	21.20%	78.80%	100%

Cuadro Nº 5  
**ESTADO DE CARTERA POR INSTITUCIÓN Y ZONA**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**29 de Febrero de 2012**  
**(En Bolivianos)**

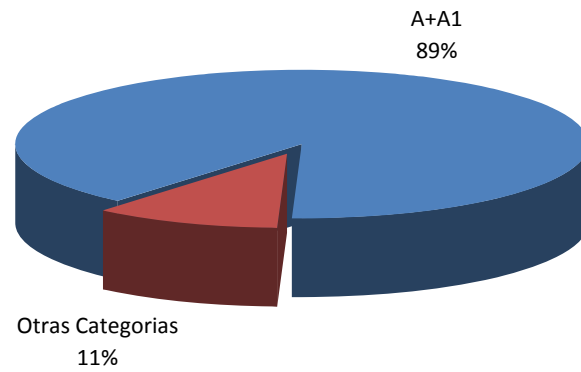
ESTADO DE CARTERA POR ENTIDAD: NIVEL URBANO							
INSTITUCION	CARTERA				CLIENTES		
	BRUTA	VIGENTE	VENCIDA	EJECUCIÓN	HOMBRES	MUJERES	TOTAL
CRECER	293,235,214	290,806,404	1,768,261	660,549	9,284	69,423	78,707
PRO MUJER	243,286,684	241,743,129	626,869	916,685	3,899	77,515	81,414
DIACONIA	306,504,982	305,539,629	704,483	260,870	18,276	32,073	50,349
EMPRENDER	32,487,729	31,404,349	189,239	894,141	2,473	6,055	8,528
FONCRESOL	7,736,895	7,370,697	117,900	248,299	592	2,077	2,669
FUNBODEM	99,673,722	91,709,855	5,508,605	2,455,263	2,833	4,483	7,316
IDEPRO	100,960,374	99,087,884	1,766,074	106,416	2,279	1,755	4,034
IMPRO	16,087,651	15,822,855	249,568	15,228	1,153	896	2,049
SARTAWI	19,881,703	19,287,362	568,749	25,592	1,282	1,614	2,896
ANED	-	-	-	-	-	-	-
CIDRE	88,282,723	85,348,709	2,673,213	260,801	1,594	921	2,515
FONDECO	-	-	-	-	-	-	-
FUBODE	55,053,260	54,642,701	322,100	88,459	3,051	10,058	13,109
<b>TOTAL</b>	<b>1,263,190,937</b>	<b>1,242,763,573</b>	<b>14,495,060</b>	<b>5,932,304</b>	<b>46,716</b>	<b>206,870</b>	<b>253,586</b>
	100%	98.38%	1.15%	0.47%	18.42%	81.58%	100%
ESTADO DE CARTERA POR ENTIDAD: NIVEL RURAL							
CRECER	348,912,218	347,168,846	1,353,364	390,009	10,053	67,335	77,388
PRO MUJER	44,810,630	44,372,664	72,976	364,990	2,461	20,983	23,444
DIACONIA	92,172,680	91,841,965	293,161	37,554	6,252	4,280	10,532
EMPRENDER	3,155,174	3,141,589	-	13,585	210	514	724
FONCRESOL	8,486,254	8,274,237	67,791	144,226	566	1,121	1,687
FUNBODEM	30,462,528	29,921,637	198,794	342,097	913	1,319	2,232
IDEPRO	82,427,075	81,667,443	666,298	93,334	2,542	1,154	3,696
IMPRO	1,786,782	1,773,326	3,433	10,023	181	123	304
SARTAWI	79,639,880	77,024,002	2,532,878	83,000	4,408	2,063	6,471
ANED	46,344,554	43,329,957	2,722,790	291,807	2,795	3,517	6,312
CIDRE	96,784,801	93,910,239	1,079,995	1,794,566	2,320	1,181	3,501
FONDECO	112,185,100	109,724,548	1,208,189	1,252,364	4,854	9,511	14,365
FUBODE	61,050,470	60,865,769	144,705	39,996	3,649	6,811	10,460
<b>TOTAL</b>	<b>1,008,218,145</b>	<b>993,016,221</b>	<b>10,344,374</b>	<b>4,857,550</b>	<b>41,204</b>	<b>119,912</b>	<b>161,116</b>
	100%	98.49%	1.03%	0.48%	25.57%	74.43%	100%
ESTADO DE CARTERA POR ENTIDAD: TOTAL NACIONAL							
CRECER	642,147,432	637,975,249	3,121,625	1,050,558	19,337	136,758	156,095
PRO MUJER	288,097,313	286,115,793	699,845	1,281,675	6,360	98,498	104,858
DIACONIA	398,677,661	397,381,593	997,644	298,424	24,528	36,353	60,881
EMPRENDER	35,642,903	34,545,938	189,239	907,726	2,683	6,569	9,252
FONCRESOL	16,223,149	15,644,933	185,691	392,525	1,158	3,198	4,356
FUNBODEM	130,136,250	121,631,491	5,707,399	2,797,359	3,746	5,802	9,548
IDEPRO	183,387,450	180,755,327	2,432,372	199,750	4,821	2,909	7,730
IMPRO	17,874,433	17,596,181	253,001	25,251	1,334	1,019	2,353
SARTAWI	99,521,583	96,311,364	3,101,626	108,592	5,690	3,677	9,367
ANED	46,344,554	43,329,957	2,722,790	291,807	2,795	3,517	6,312
CIDRE	185,067,523	179,258,948	3,753,209	2,055,367	3,914	2,102	6,016
FONDECO	112,185,100	109,724,548	1,208,189	1,252,364	4,854	9,511	14,365
FUBODE	116,103,730	115,508,470	466,805	128,455	6,700	16,869	23,569
<b>TOTAL</b>	<b>2,271,409,082</b>	<b>2,235,779,794</b>	<b>24,839,435</b>	<b>10,789,853</b>	<b>87,920</b>	<b>326,782</b>	<b>414,702</b>
	100%	98.43%	1.09%	0.48%	21.20%	78.80%	100%

Cuadro N° 6  
**CALIFICACIÓN DE CARTERA POR INSTITUCIÓN**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**29 de Febrero de 2012**  
(En Bolívianos)

CARTERA POR ENTIDAD: total														
INSTITUCION	CALIFICACIÓN DE CARTERA													TOTAL
	Categoría A	Categoría B	Categoría C	Categoría D	Categoría E	Categoría F	Categoría G	Categoría H	Categoría A1	Categoría B1	Categoría C1	Categoría D1	Categoría E1	
CRECER	632,271,630	5,624,014	1,394,858	268,975	195,578	2,392,377	-	-	-	-	-	-	-	642,147,432
PRO MUJER	284,576,778	1,539,015	400,001	199,997	99,847	1,281,675	-	-	-	-	-	-	-	288,097,313
DIACONIA	396,703,447	682,821	158,614	57,189	82,704	992,887	-	-	-	-	-	-	-	398,677,661
EMPRENDER	34,027,668	518,270	84,086	60,939	44,215	907,726	-	-	-	-	-	-	-	35,642,904
FONCRESOL	7,320,263	123,926	-	26,539	-	14,700	-	251,467	8,249,807	45,080	39,661	6,860	144,846	16,223,149
FUNBODEM	115,481,897	5,288,182	4,717,661	613,474	353,666	3,681,369	-	-	-	-	-	-	-	130,136,250
IDEPRO	176,712,698	3,881,022	1,505,069	225,956	279,362	783,342	-	-	-	-	-	-	-	183,387,450
IMPRO	16,725,960	870,221	119,158	101,899	31,944	25,251	-	-	-	-	-	-	-	17,874,433
SARTAWI	93,971,130	2,317,621	807,556	187,377	340,227	1,897,672	-	-	-	-	-	-	-	99,521,583
ANED	20,280,166	1,245,270	325,754	35,667	79,418	1,033,478	-	-	20,106,055	1,583,773	71,593	1,583,380	-	46,344,554
CIDRE	-	165,355,860	13,573,817	1,947,142	686,146	617,429	2,887,128	-	-	-	-	-	-	185,067,523
FONDECOC	51,794,854	1,112,272	408,951	50,917	159,438	810,345	-	-	56,878,658	358,596	93,146	35,744	482,185	112,185,106
FUBODE	115,042,531	465,938	82,453	48,691	7,776	456,340	-	-	-	-	-	-	-	116,103,729
<b>TOTAL</b>	<b>1,944,909,024</b>	<b>189,024,433</b>	<b>23,577,978</b>	<b>3,824,762</b>	<b>2,360,322</b>	<b>14,894,591</b>	<b>2,887,128</b>	<b>251,467</b>	<b>85,234,520</b>	<b>1,987,449</b>	<b>204,400</b>	<b>1,625,984</b>	<b>627,031</b>	<b>2,271,409,088</b>
	85.63%	8.32%	1.04%	0.17%	0.10%	0.66%	0.13%	0.01%	3.75%	0.09%	0.01%	0.07%	0.03%	100%

Nota: Las Categorías A1, B1, C1, D1 y E1 son exclusivas para calificación de cartera Agropecuaria

### GRAFICO N° 1 CALIFICACIÓN DE CARTERA DE IFDS

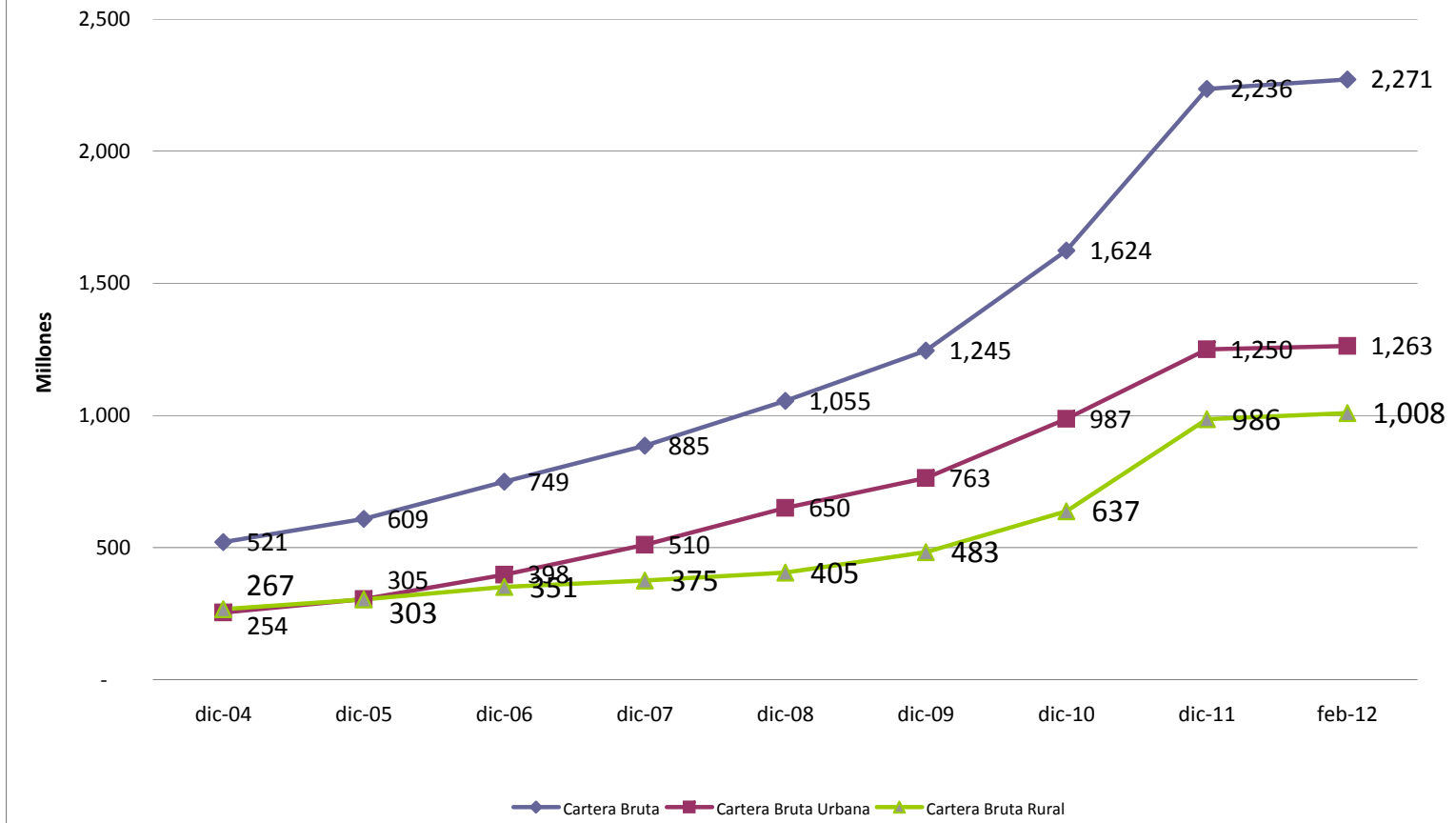


Cuadro Nº 7  
DISTRIBUCIÓN DE CARTERA POR TIPO DE CREDITO  
INSTITUCIONES FINANCIERAS DE DESARROLLO  
29 de Febrero de 2012  
(En Bolivianos)

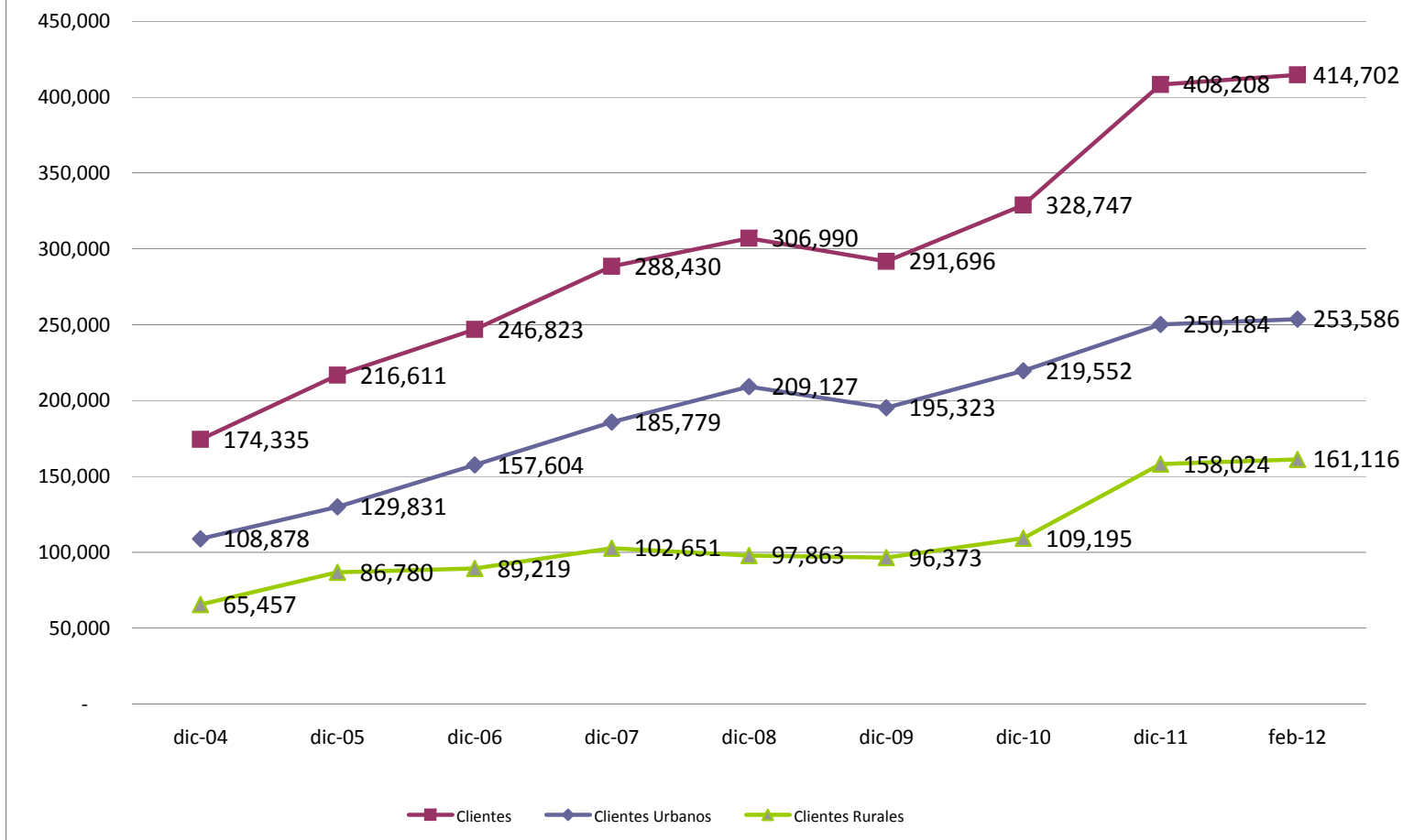
CARTERA POR ENTIDAD: NIVEL URBANO									
INSTITUCION	TIPO DE CREDITO								
	Credito Comercial	Crédito Hipotecario	Microcrédito	Microcrédito Debidamente Garantizado	Microcrédito Debidamente Garantizado con garantía Real	Crédito de Consumo	Crédito de Consumo Debidamente Garantizado	Crédito Agropecuario	TOTAL
CRECER	-	-	278,801,585	-	-	820,723	-	13,612,906	293,235,214
PRO MUJER	-	-	243,286,684	-	-	-	-	-	243,286,684
DIACONIA	-	1,431,826	305,073,156	-	-	-	-	-	306,504,982
EMPRENDER	-	-	2,657,629	29,830,100	-	-	-	-	32,487,729
FONCRESOL	-	-	7,736,895	-	-	-	-	-	7,736,895
FUNBODEM	-	-	81,788,689	-	17,885,034	-	-	-	99,673,722
IDEPRO	-	-	100,960,374	-	-	-	-	-	100,960,374
IMPRO	-	-	16,087,651	-	-	-	-	-	16,087,651
SARTAWI	-	-	8,624,738	-	-	4,539,980	-	6,716,985	19,881,703
ANED	-	-	-	-	-	-	-	-	-
CIDRE	-	8,861,512	32,408,352	6,791,163	37,699,372	2,164,013	358,311	-	88,282,723
FONDECO	-	-	-	-	-	-	-	-	-
FUBODE	-	-	47,541,407	-	-	29,725	-	7,482,128	55,053,260
<b>TOTAL</b>	-	10,293,337	1,124,967,159	36,621,263	55,584,406	7,554,441	358,311	27,812,019	1,263,190,937
	0.00%	0.81%	89.06%	2.90%	4.40%	0.60%	0.03%	2.20%	100%
CARTERA POR ENTIDAD: NIVEL RURAL									
CRECER	-	-	304,044,810	-	-	10,824	-	44,856,584	348,912,218
PRO MUJER	-	-	44,810,630	-	-	-	-	-	44,810,630
DIACONIA	-	197,160	91,975,519	-	-	-	-	-	92,172,680
EMPRENDER	-	-	13,400	3,141,774	-	-	-	-	3,155,174
FONCRESOL	-	-	-	-	-	-	-	8,486,254	8,486,254
FUNBODEM	-	-	26,111,966	-	4,350,562	-	-	-	30,462,528
IDEPRO	-	-	82,427,075	-	-	-	-	-	82,427,075
IMPRO	-	-	1,786,782	-	-	-	-	-	1,786,782
SARTAWI	-	-	9,864,500	-	-	9,744,798	-	60,030,582	79,639,880
ANED	-	-	407,979	-	22,349,239	-	-	23,587,336	46,344,554
CIDRE	-	2,303,877	35,805,714	23,310,867	34,921,423	234,482	208,438	-	96,784,801
FONDECO	-	-	54,336,777	-	-	-	-	57,848,329	112,185,106
FUBODE	-	-	39,012,001	-	-	26,560	-	22,011,909	61,050,470
<b>TOTAL</b>	-	2,501,037	690,597,153	26,452,641	61,621,224	10,016,663	208,438	216,820,994	1,088,218,151
	0.00%	0.25%	68.50%	2.62%	6.11%	0.99%	0.02%	21.51%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL									
CRECER	-	-	582,846,395	-	-	831,547	-	58,469,491	642,147,432
PRO MUJER	-	-	288,097,313	-	-	-	-	-	288,097,313
DIACONIA	-	1,628,986	397,048,676	-	-	-	-	-	398,677,661
EMPRENDER	-	-	2,671,029	32,971,874	-	-	-	-	35,642,903
FONCRESOL	-	-	7,736,895	-	-	-	-	8,486,254	16,223,149
FUNBODEM	-	-	107,900,654	-	22,235,596	-	-	-	130,136,250
IDEPRO	-	-	183,387,450	-	-	-	-	-	183,387,450
IMPRO	-	-	17,874,433	-	-	-	-	-	17,874,433
SARTAWI	-	-	18,489,238	-	-	14,284,778	-	66,747,567	99,521,583
ANED	-	-	407,979	-	22,349,239	-	-	23,587,336	46,344,554
CIDRE	-	11,165,389	68,214,066	30,102,029	72,620,795	2,398,495	566,749	-	185,067,523
FONDECO	-	-	54,336,777	-	-	-	-	57,848,329	112,185,106
FUBODE	-	-	86,553,408	-	-	56,284	-	29,494,037	116,103,729
<b>TOTAL</b>	-	12,794,375	1,815,564,313	63,079,903	117,205,630	17,571,104	566,749	244,633,013	2,271,409,088
	0.00%	0.56%	79.93%	2.78%	5.16%	0.77%	0.02%	10.77%	100%



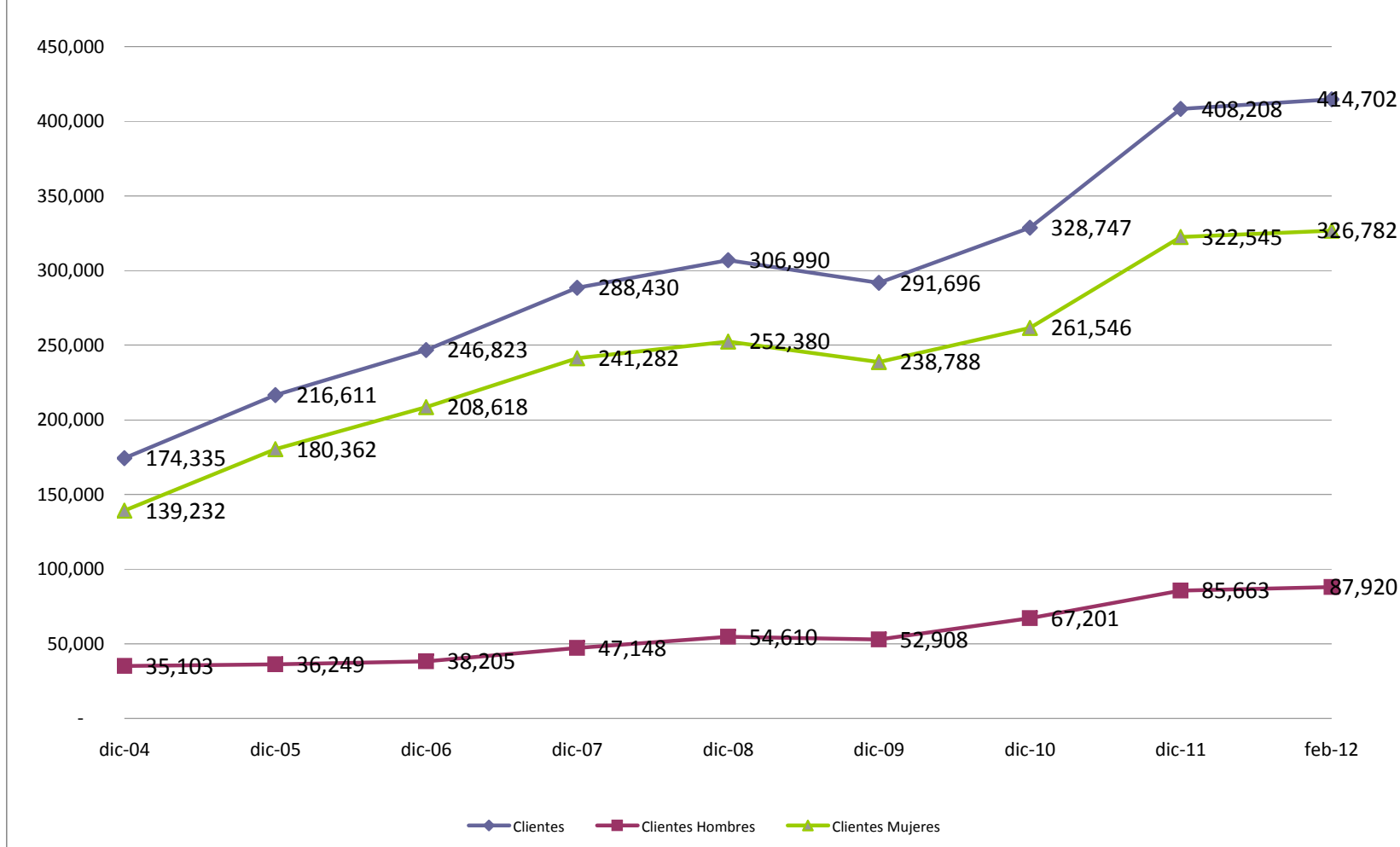
**GRAFICO Nº 2**  
**Evolucion de Cartera Bruta Urbana y Rural**  
**(En Millones de Bolivianos)**



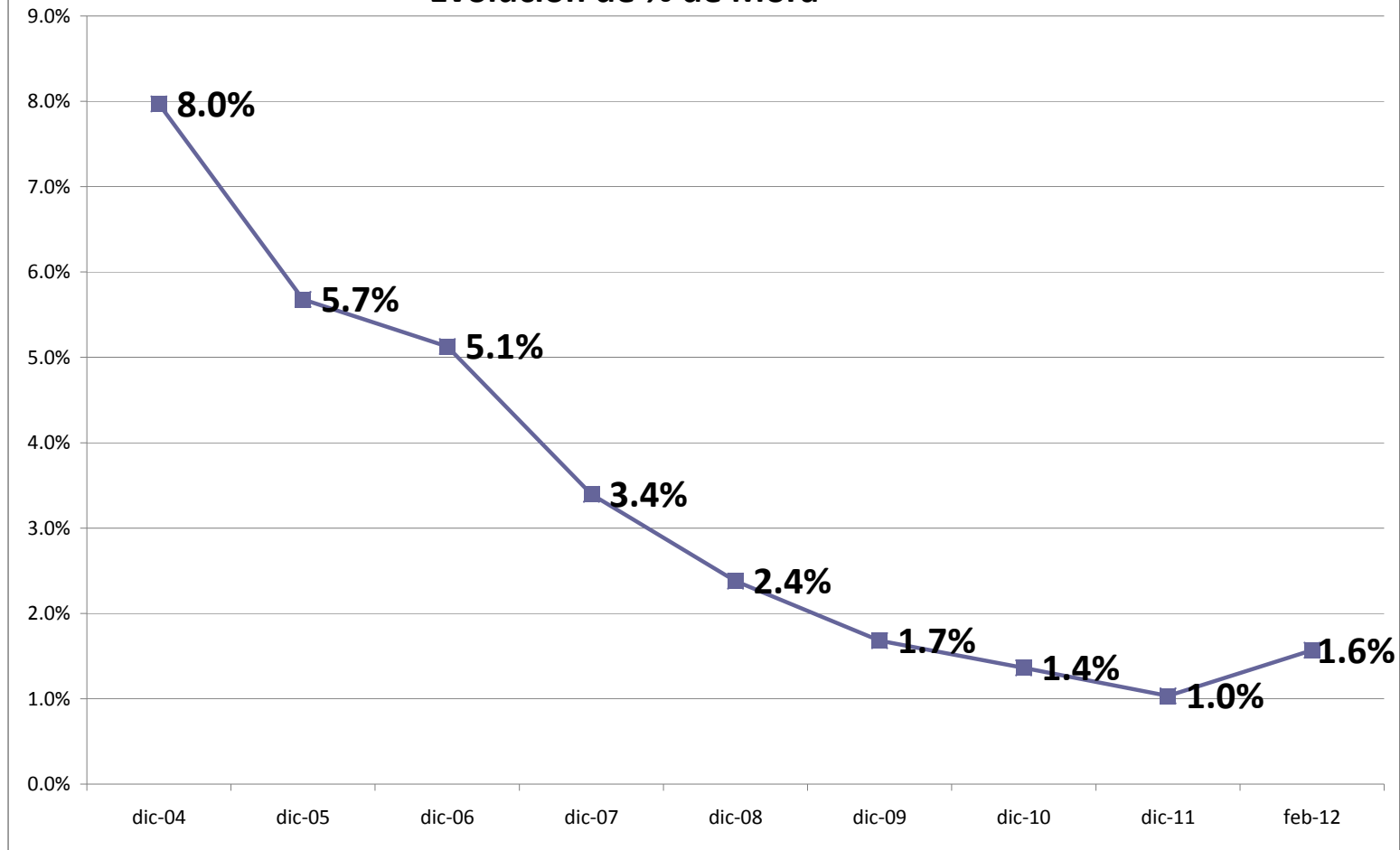
**GRAFICO Nº 3**  
**Evolución de Nº de Prestatarios Urbanos y rurales**



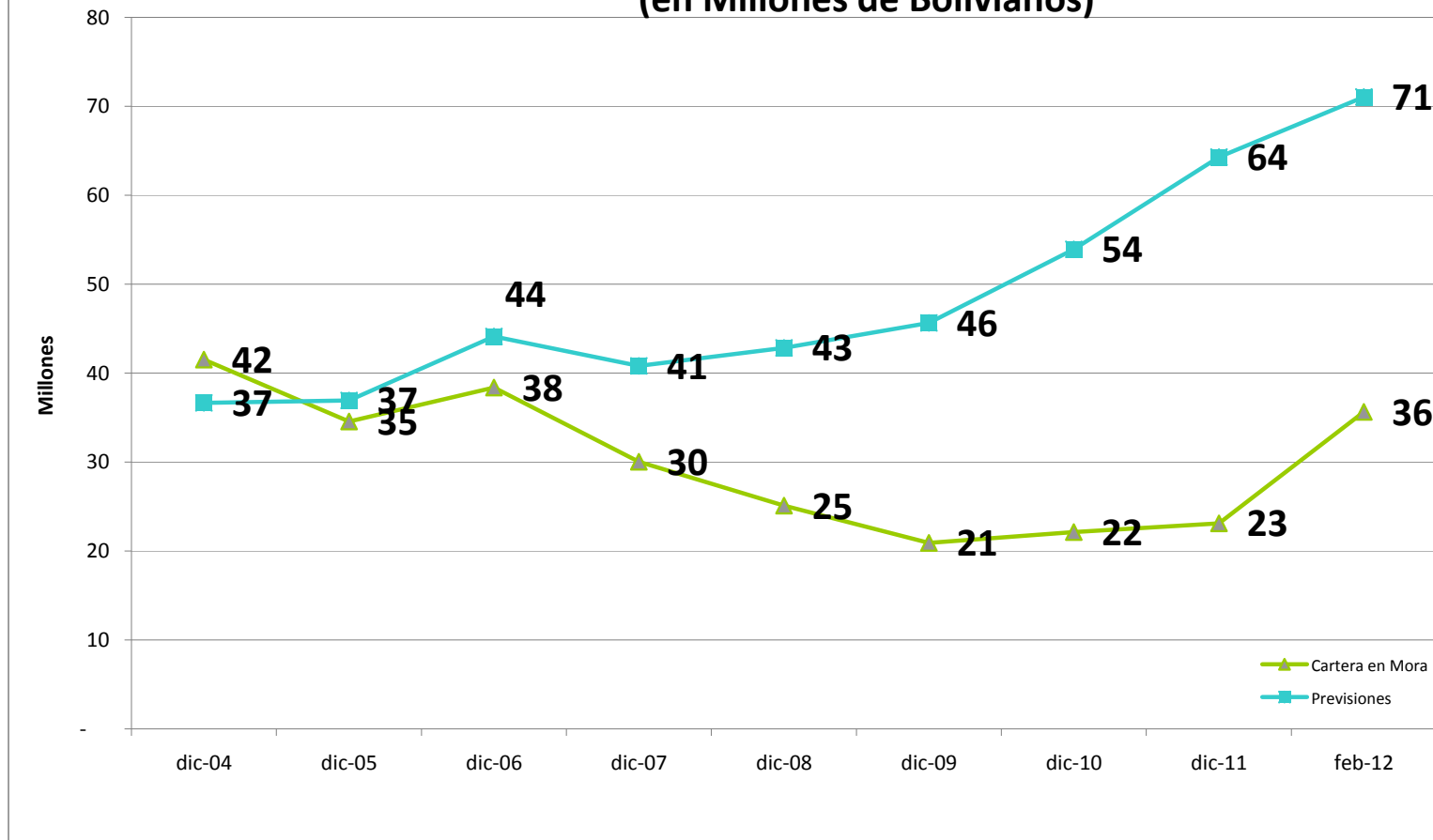
**GRAFICO Nº 4**  
**Evolución de Nº de Prestatarios Hombres y Mujeres**



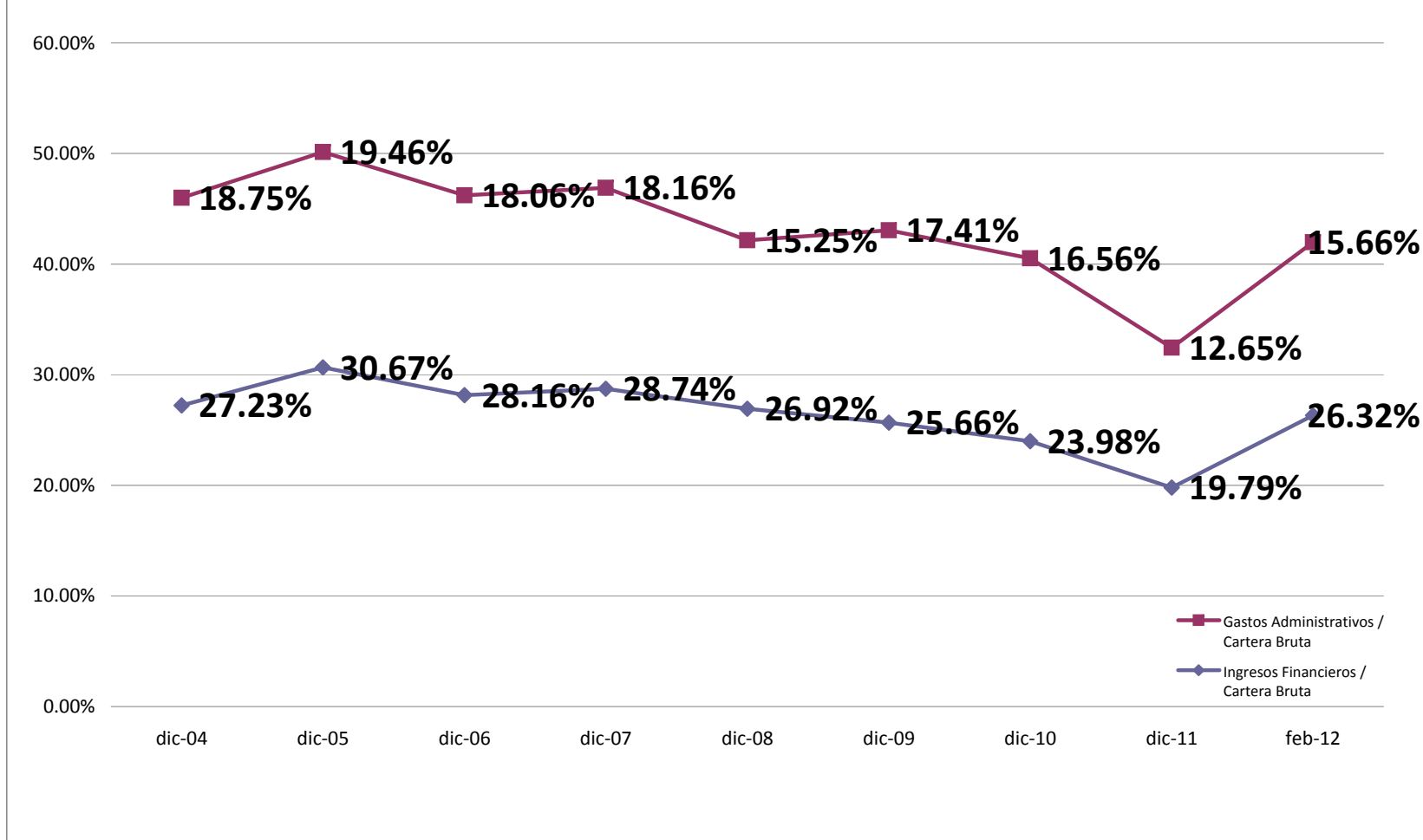
**GRAFICO Nº 5**  
**Evolución de % de Mora**



**GRAFICO N° 6**  
**Evolucion de Cobertura de Previsiones sobre la cartera en Mora**  
**(en Millones de Bolivianos)**



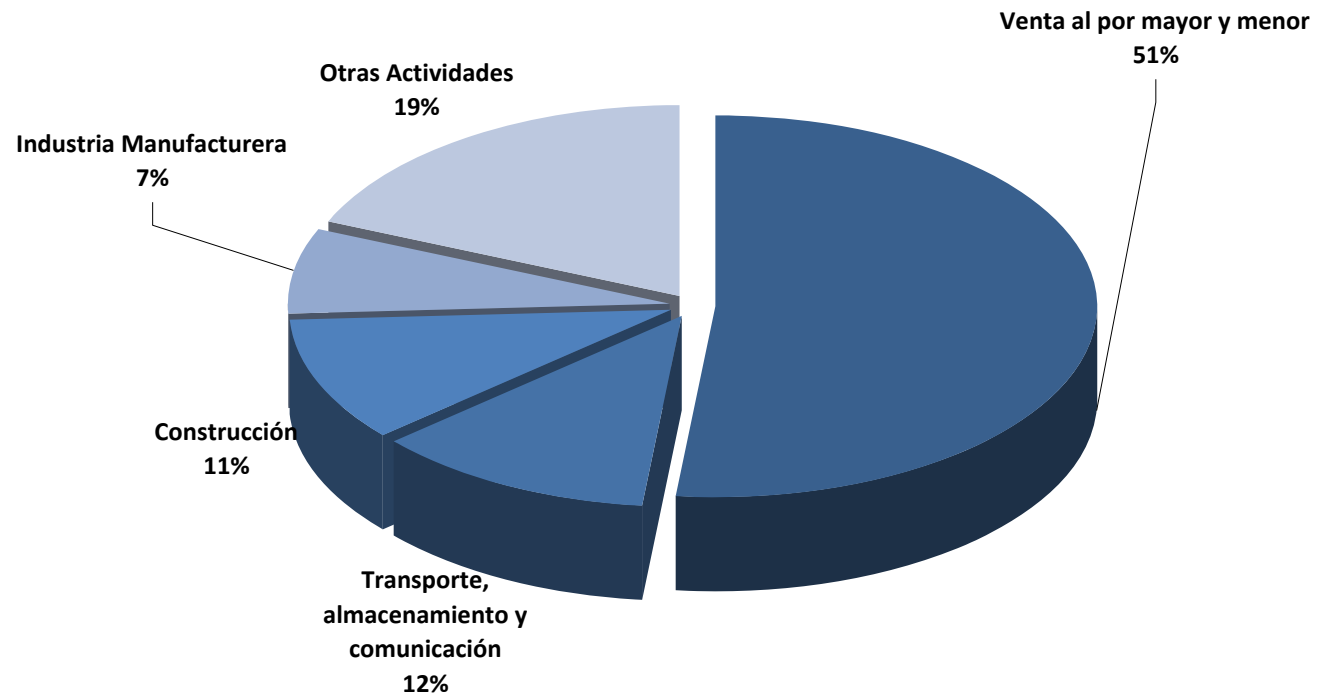
**GRAFICO N° 7**  
**Evolución de indicadores de Resultados**



Cuadro N° 8  
**CLASIFICACIÓN DE CARTERA POR DESTINO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**29 de Febrero de 2012**  
**(En Bolivianos)**

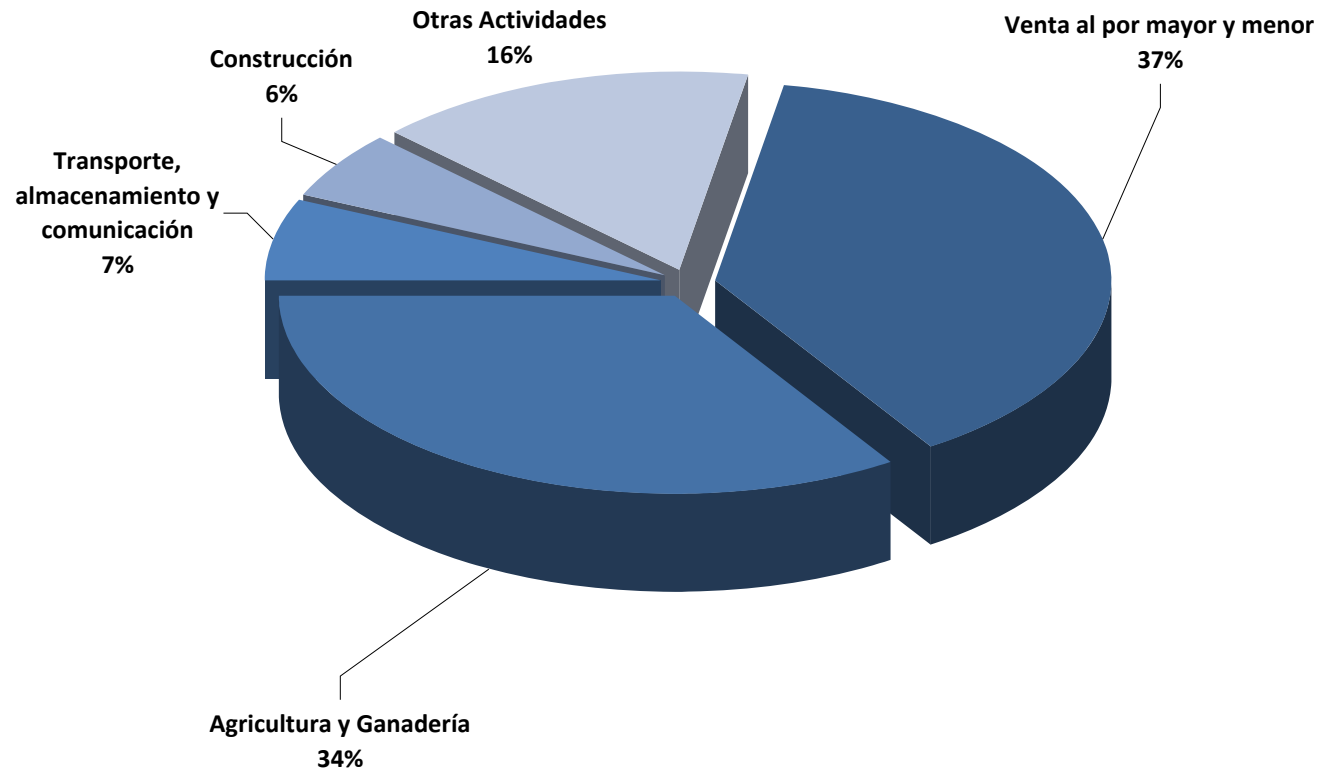
INSTITUCION	CARTERA POR ENTIDAD: NIVEL URBANO																		
	SECTOR ECONOMICO																		
	Agricultura y Ganadería	Caza, Silvicultura y Pesca	Extracción de petróleo crudo y gas natural	Minerales metálicos y no metálicos	Industria Manufacturera	Producción y distribución de energía eléctrica, gas y agua	Construcción	Venta al por mayor y menor	Hoteles y Restaurantes	Transporte, almacenamiento y comunicación	Intermediación financiera	Servicios inmobiliarios, empresariales y de alquiler	Administración pública, defensa y seguridad social obligatoria	Educación	Servicios sociales, comunales y personales	Servicio de hogares privados que contratatan servicio domestico	Servicios de organizaciones y órganos extraterritoriales	Actividades atípicas	TOTAL
CRECER	26,617,701	-	-	-	-	-	233,371,167	-	-	-	-	-	-	-	33,246,347	-	-	-	293,235,214
PRO MUJER	-	-	-	-	21,855,622	-	195,755,809	11,587,015	7,362,400	-	-	-	-	-	-	-	-	6,725,838	243,286,684
DIACONIA	2,252,644	99,366	-	1,345,423	17,568,041	73,946	94,527,125	96,465,083	3,068,875	56,017,976	12,615	22,703,183	428,961	1,667,027	10,196,146	30,655	-	47,916	306,504,982
EMPRESER	-	-	-	-	4,343,901	-	22,296,678	3,908,470	1,938,681	-	-	-	-	-	-	-	-	-	32,487,729
FONCRESOL	16,760	-	-	-	649,495	-	716,167	5,031,482	-	-	-	-	-	-	1,046,903	-	-	276,088	7,736,895
FINBODEM	754,017	19,127	5,325	-	14,809,330	11,748	803,799	20,297,616	5,940,756	34,470,685	126,335	3,421,399	696,621	513,023	17,791,252	12,690	-	99,673,722	
IDEPRO	4,274,777	3,857,008	-	259,863	12,933,898	-	3,115,372	31,206,448	8,413,385	24,904,860	-	4,730,703	968,032	5,554,330	110,669	-	632,030	100,960,374	
IMPRO	-	-	-	-	2,908,212	-	3,851,259	1,510,441	-	-	-	828,485	-	676,530	6,312,724	-	-	16,087,651	
SARTAWI	5,260,997	23,326	-	64,440	1,433,790	-	1,568,048	7,264,568	828,688	1,972,185	33,979	986,689	123,241	41,139	263,519	6,542	10,553	19,881,703	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIDRE	7,010,713	807,382	8,384	760,782	8,791,334	67,171	22,856,763	14,322,304	1,474,988	18,967,141	518,385	8,701,398	941,532	366,966	2,547,057	47,941	92,484	88,282,723	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FUBODE	7,461,841	20,287	-	143,876	3,788,226	-	5,996,028	26,327,810	5,527,843	5,234,457	-	61,407	-	5,723	461,760	-	24,002	55,053,260	
<b>TOTAL</b>	<b>53,649,450</b>	<b>4,826,495</b>	<b>13,709</b>	<b>2,574,384</b>	<b>89,060,848</b>	<b>152,665</b>	<b>133,434,560</b>	<b>653,849,466</b>	<b>40,750,020</b>	<b>130,668,384</b>	<b>691,313</b>	<b>41,443,263</b>	<b>2,190,366</b>	<b>4,238,439</b>	<b>77,420,037</b>	<b>208,497</b>	<b>7,808,912</b>	<b>1,263,180,937</b>	
	4.23%	0.38%	0.00%	0.49%	7.05%	0.01%	10.56%	51.76%	8.23%	11.94%	0.05%	3.28%	0.17%	0.34%	6.14%	0.02%	0.00%	0.62%	100%
CARTERA POR ENTIDAD: NIVEL RURAL																			
CRECER	51,856,739	-	-	-	-	-	264,870,052	-	-	-	-	-	-	-	32,185,425	-	-	-	348,912,217
PRO MUJER	-	-	-	-	2,552,558	-	39,001,399	1,626,964	972,396	-	-	-	-	-	-	-	-	657,322	44,810,630
DIACONIA	26,325,026	1,778,401	-	569,829	4,599,668	11,732	18,475,482	18,680,530	1,298,444	13,785,622	3,000	4,855,554	164,980	500,033	1,047,247	30,795	-	46,434	92,172,680
EMPRESER	3,155,174	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,155,174
FONCRESOL	2,626,336	-	-	-	602,920	-	386,532	4,482,261	-	-	-	-	-	-	323,973	-	-	64,232	8,486,254
FINBODEM	7,386,357	28,532	-	17,708	1,409,349	-	167,053	3,288,672	1,278,613	12,124,243	29,726	324,641	37,908	196,645	4,181,293	-	11,787	30,622,528	
IDEPRO	42,358,976	6,891,291	-	198,746	6,354,498	2,473	1,584,526	10,630,210	2,786,462	8,172,953	-	1,177,058	-	570,079	1,403,067	-	29,341	82,427,075	
IMPRO	-	-	-	-	1,497,233	-	85,082	47,573	-	-	-	-	-	-	3,476	-	-	1,786,782	
SARTAWI	61,392,768	11,250	-	18,687	636,434	41,610	3,914,718	7,808,619	894,497	2,989,326	131,502	819,462	143,585	475,988	286,019	48,729	26,685	79,639,880	
ANED	14,054,331	9,654,330	-	49,409	820,606	-	9,004,112	623,210	3,563,156	-	8,213,550	-	106,308	-	167,180	-	88,361	46,344,554	
CIDRE	54,996,699	401,488	22,867	1,313,994	5,399,375	572	9,170,272	5,713,371	1,208,915	12,162,981	425,899	4,920,744	103,093	152,393	700,673	89,750	1,715	96,784,801	
FONDECO	57,848,329	-	-	-	2,446,235	-	14,239,643	3,941,924	-	10,593,016	-	-	-	-	-	-	-	23,115,959	112,185,106
FUBODE	21,944,681	67,228	-	684,948	5,270,402	185,231	7,607,900	16,175,533	5,221,942	3,326,538	-	26,439	-	-	513,069	-	26,560	61,050,470	
<b>TOTAL</b>	<b>343,945,415</b>	<b>18,832,521</b>	<b>22,867</b>	<b>2,853,321</b>	<b>31,589,279</b>	<b>241,617</b>	<b>56,631,207</b>	<b>383,624,247</b>	<b>14,939,047</b>	<b>67,690,230</b>	<b>590,127</b>	<b>30,337,449</b>	<b>489,467</b>	<b>2,004,932</b>	<b>40,961,305</b>	<b>169,274</b>	<b>29,341</b>	<b>24,306,453</b>	<b>1,098,218,149</b>
	34.11%	1.87%	0.00%	0.28%	3.13%	0.02%	5.52%	38.05%	1.46%	6.71%	0.06%	2.92%	0.04%	0.20%	4.06%	0.02%	0.00%	2.41%	100%
CARTERA POR ENTIDAD: TOTAL NACIONAL																			
CRECER	78,474,440	-	-	-	-	-	498,241,219	-	-	-	-	-	-	-	65,431,772	-	-	-	642,147,431
PRO MUJER	-	-	-	-	24,408,180	-	234,757,198	13,213,979	8,334,795	-	-	-	-	-	-	-	-	7,383,160	288,097,313
DIACONIA	28,577,670	1,877,768	-	1,915,253	22,167,709	85,678	113,002,607	115,145,614	4,367,319	69,803,598	15,615	27,558,738	593,841	2,167,060	11,243,393	61,449	-	94,351	398,677,661
EMPRESER	3,155,174	-	-	-	4,343,901	-	22,296,678	3,908,470	1,938,681	-	-	-	-	-	-	-	-	-	35,642,902
FONCRESOL	2,643,096	-	-	-	1,252,415	-	1,102,700	9,513,743	-	-	-	-	-	-	1,370,876	-	-	340,320	16,223,149
FINBODEM	8,140,375	47,659	5,325	17,708	16,218,680	11,748	970,852	23,566,288	7,219,368	46,594,928	156,061	3,746,040	734,530	709,668	21,972,545	12,690	-	11,787	130,136,250
IDEPRO	46,633,752	10,748,298	-	458,609	19,287,396	2,473	4,699,898	41,836,658	11,199,847	33,077,813	-	5,907,761	-	1,538,110	6,957,397	110,669	29,341	899,428	183,874,450
IMPRO	-	-	-	-	4,405,445	-	3,936,341	1,558,014	-	-	-	828,485	-	680,006	6,466,142	-	-	17,874,433	
SARTAWI	66,653,765	34,576	-	83,127	2,070,223	41,610	5,482,766	15,073,187	1,723,186	4,961,511	165,480	1,806,151	266,826	517,127	549,537	55,271	37,238	99,521,583	
ANED	14,054,331	9,654,330	-	49,409	820,606	-	9,004,112	623,210	3,563,156	-	8,213,550	-	106,308	-	167,180	-	88,361	46,344,554	
CIDRE	62,007,412	1,208,870	31,251	2,074,776	14,190,709	67,743	32,027,035	20,035,675	2,883,903	31,130,122	944,283	13,622,141	1,044,626	519,358	3,247,730	137,691	94,199	185,067,523	
FONDECO	57,848,329	-	-	-	2,446,235	-	14,239,643	3,941,924	-	10,593,016	-	-	-	-	-	-	-	23,115,959	112,185,106
FUBODE	29,406,522	87,515	-	628,824	4,958,627	185,231	13,603,927	42,503,343	10,749,785	8,560,995	-	87,846	-	5,723	974,829	-	50,562	116,103,729	
<b>TOTAL</b>	<b>397,594,865</b>	<b>29,659,046</b>	<b>36,576</b>	<b>5,427,705</b>	<b>120,670,127</b>	<b>394,482</b>	<b>189,065,767</b>	<b>1,027,479,653</b>	<b>55,989,067</b>	<b>218,558,615</b>	<b>1,281,440</b>	<b>61,770,712</b>	<b>2,639,823</b>	<b>6,243,361</b>	<b>118,361,402</b>	<b>377,770</b>	<b>29,341</b>	<b>32,115,366</b>	<b>2,271,409,085</b>
	17.50%	1.04%	0.00%	0.24%	9.11%	0.02%	8.32%	45.64%	2.45%	9.62%	0.06%	2.72%	0.12%	0.27%	5.21%	0.02%	0.00%	1.41%	100%

**GRAFICO Nº 8**  
**DESTINO DE CARTERA URBANA**





**GRAFICO Nº 9**  
**DESTINO DE CARTERA RURAL**



Cuadro N° 9  
**ESTRATIFICACIÓN DE CARTERA POR MONTO DEL CREDITO**  
**INSTITUCIONES FINANCIERAS DE DESARROLLO**  
**29 de Febrero de 2012**  
**(En Bolivianos)**

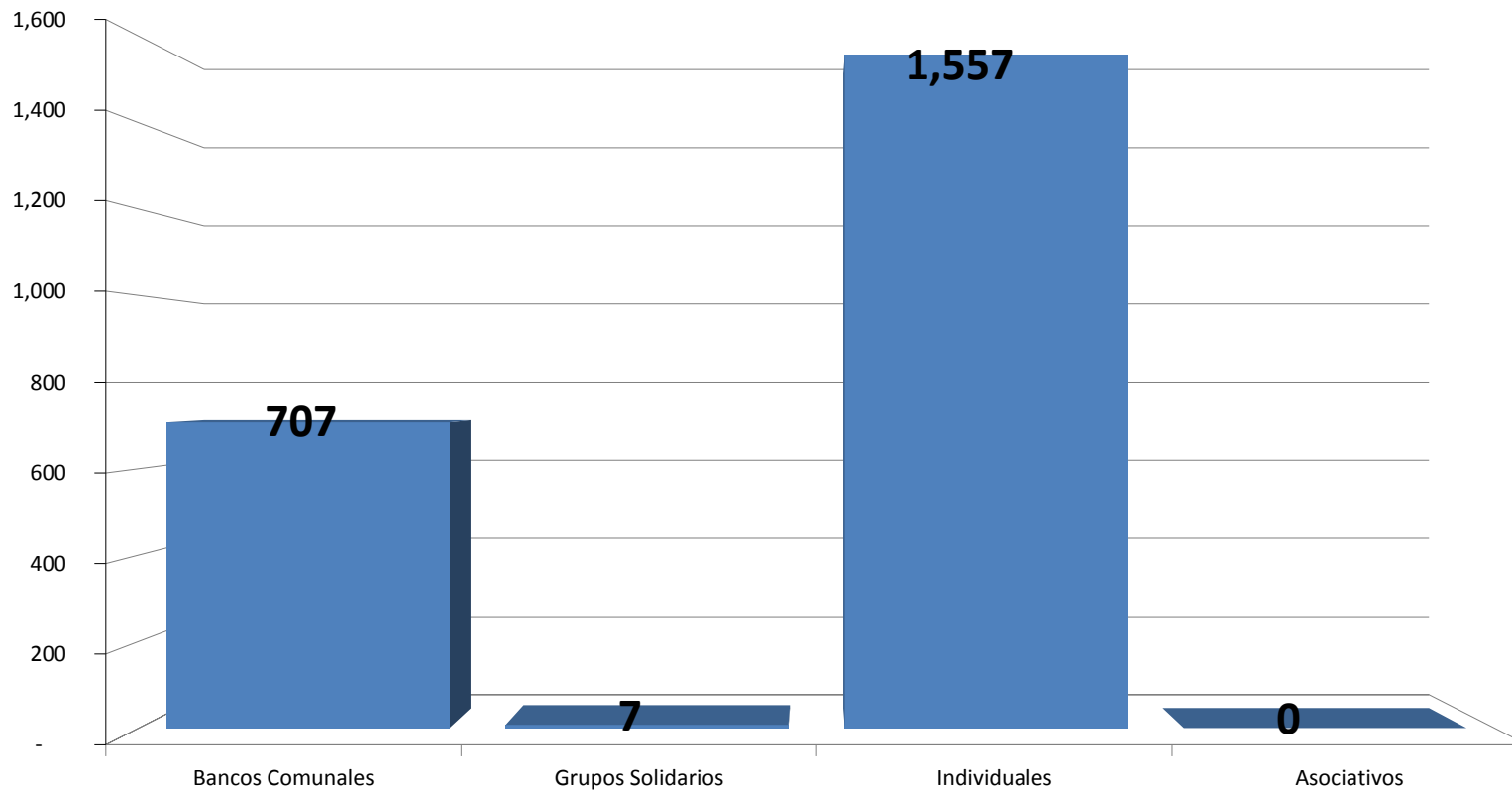
CARTERA POR ENTIDAD: NIVEL URBANO													
INSTITUCION	ESTRATIFICACIÓN DE CARTERA POR MONTOS												
	Mayor a US\$ 200.001	Entre US\$ 100.001 y US\$ 200.000	Entre US\$ 50.001 y US\$ 100.000	Entre US\$ 30.001 y US\$ 50.000	Entre US\$ 20.001 y US\$ 30.000	Entre US\$ 15.001 y US\$ 20.000	Entre US\$ 10.001 y US\$ 15.000	Entre US\$ 5.001 y US\$ 10.000	Entre US\$ 1.001 y US\$ 5.000	Entre US\$ 501 y US\$ 1.000	Menores a US\$ 500	TOTAL	
CRECER	-	-	-	-	-	137,200	4,277,006	39,890,136	143,373,495	44,673,461	60,883,916	293,235,214	
PRO MUJER	-	-	-	-	-	-	224,996	3,354,508	64,012,893	59,438,151	116,256,137	243,286,684	
DIACONIA	-	-	395,778	1,428,942	6,787,482	5,693,054	15,975,478	83,900,258	148,609,649	28,548,457	15,165,884	306,504,982	
EMPRENDER	-	-	-	-	-	-	223,233	3,802,249	19,733,273	5,559,644	3,169,329	32,487,729	
FONCRESOL	-	-	-	-	-	-	412,717	225,581	2,129,859	2,102,539	2,866,200	7,736,895	
FUNBODEM	-	-	-	-	3,925,524	3,752,208	16,924,150	14,025,852	44,858,858	11,346,852	4,840,279	99,673,722	
IDEPRO	-	-	864,043	2,547,629	1,790,414	3,406,080	22,969,984	38,587,233	29,922,493	789,534	82,967	100,960,374	
IMPRO	-	-	-	-	-	-	174,472	2,501,079	9,770,623	1,618,090	2,023,386	16,087,651	
SARTAWI	-	-	-	1,180,402	826,161	-	440,519	805,514	13,858,146	1,292,916	1,478,046	19,881,703	
ANED	-	-	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	1,993,530	12,740,875	10,572,429	7,467,918	3,601,260	15,945,973	19,794,861	15,815,120	305,173	45,583	88,282,723	
FONDECO	-	-	-	-	-	-	-	-	-	-	-	-	
FUBODE	-	-	-	-	-	310,000	356,000	3,765,325	20,172,039	27,886,183	1,942,107	621,606	55,053,260
<b>TOTAL</b>	-	1,993,530	14,000,695	15,729,402	21,107,500	16,945,802	81,333,853	227,059,309	519,970,591	157,616,924	207,433,331	1,263,190,937	
	0.00%	0.16%	1.11%	1.25%	1.67%	1.34%	6.44%	17.98%	41.16%	12.48%	16.42%	100%	
CARTERA POR ENTIDAD: NIVEL RURAL													
CRECER	-	-	-	-	-	-	11,058,827	57,350,514	179,951,186	44,214,899	56,336,792	348,912,218	
PRO MUJER	-	-	-	-	-	-	-	-	3,582,543	10,768,807	30,459,280	44,810,630	
DIACONIA	-	-	-	-	2,169,021	1,198,567	2,747,932	15,346,085	52,197,046	12,462,895	6,051,133	92,172,680	
EMPRENDER	-	-	-	-	-	-	-	36,141	2,309,156	570,156	239,720	3,155,174	
FONCRESOL	-	-	-	-	-	100,226	326,056	406,699	2,724,054	3,621,299	1,307,920	8,486,254	
FUNBODEM	-	-	-	-	1,255,822	1,275,422	1,735,467	6,603,596	15,209,060	3,273,705	1,109,456	30,462,528	
IDEPRO	-	-	2,166,010	1,989,228	1,027,307	1,622,847	12,290,610	26,830,056	35,234,631	1,103,489	162,899	82,427,075	
IMPRO	-	-	-	-	-	-	-	85,073	1,167,678	299,216	234,815	1,786,782	
SARTAWI	-	-	-	3,558,007	3,600,637	2,511,365	4,115,433	5,137,011	58,108,108	2,142,576	466,743	79,639,880	
ANED	-	-	-	-	-	213,000	393,503	2,495,949	36,131,627	5,068,754	2,041,720	46,344,554	
CIDRE	-	3,374,407	8,870,313	7,497,479	8,427,538	3,529,989	15,695,302	27,281,688	21,861,849	243,844	2,393	96,784,801	
FONDECO	-	-	5,589,567	17,371,942	10,261,569	5,900,460	8,638,881	15,606,751	27,515,100	11,356,791	9,944,045	112,185,106	
FUBODE	-	-	-	-	-	210,000	337,934	1,873,295	11,803,348	40,866,688	949,937	61,050,470	
<b>TOTAL</b>	-	3,374,407	16,625,889	30,626,656	28,952,485	16,689,811	56,875,307	168,982,912	476,856,725	97,925,106	109,306,853	1,008,216,150	
	0.00%	0.33%	1.65%	3.04%	2.87%	1.66%	5.84%	16.76%	47.30%	9.71%	10.84%	100%	
CARTERA POR ENTIDAD: TOTAL NACIONAL													
CRECER	-	-	-	-	-	137,200	15,335,833	97,240,650	323,324,680	88,888,360	117,220,708	642,147,432	
PRO MUJER	-	-	-	-	-	-	224,996	3,354,508	67,595,435	70,206,958	146,715,417	288,097,313	
DIACONIA	-	-	395,778	1,428,942	8,956,503	6,891,622	18,723,410	99,246,344	200,806,695	41,011,351	21,217,016	398,677,661	
EMPRENDER	-	-	-	-	-	-	223,233	3,838,391	22,042,429	6,129,800	3,409,050	35,642,902	
FONCRESOL	-	-	-	-	-	100,226	738,773	632,280	4,853,913	5,723,838	4,174,120	16,223,149	
FUNBODEM	-	-	-	-	5,181,346	5,027,630	18,659,617	20,629,447	60,067,918	14,620,557	5,949,735	130,136,250	
IDEPRO	-	-	3,030,052	4,536,857	2,817,721	5,028,926	35,260,593	65,417,289	65,157,123	1,893,023	245,865	183,387,450	
IMPRO	-	-	-	-	-	-	174,472	2,586,152	10,938,301	1,917,206	2,258,201	17,874,433	
SARTAWI	-	-	-	4,738,410	4,426,798	2,511,365	4,555,952	5,942,524	71,966,254	3,435,492	1,944,788	99,521,583	
ANED	-	-	-	-	-	213,000	393,503	2,495,949	36,131,627	5,068,754	2,041,720	46,344,554	
CIDRE	-	5,367,937	21,611,187	18,069,908	15,895,456	7,131,249	31,641,275	47,076,550	37,676,969	549,017	47,975	185,067,523	
FONDECO	-	-	5,589,567	17,371,942	10,261,569	5,900,460	8,638,881	15,606,751	27,515,100	11,356,791	9,944,045	112,185,106	
FUBODE	-	-	-	-	-	210,000	693,934	5,638,620	31,975,387	68,752,872	1,571,542	116,103,729	
<b>TOTAL</b>	-	5,367,937	30,626,584	46,356,058	50,959,985	33,635,613	140,209,159	396,042,221	996,829,317	255,542,029	316,740,184	2,271,409,887	
	0.00%	0.24%	1.35%	2.04%	2.20%	1.48%	6.17%	17.44%	43.89%	11.25%	13.94%	100%	

Cuadro Nº 10

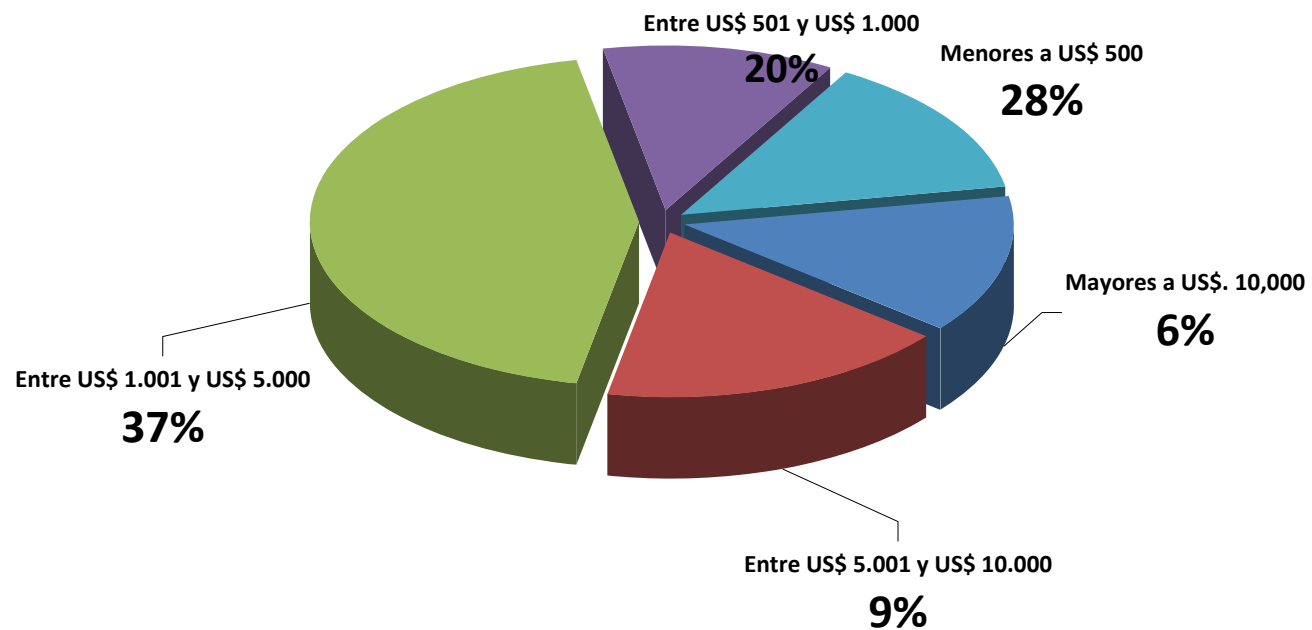
CARTERA POR TECNOLOGIA FINANCIERA  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 29 de Febrero de 2012  
 (En Bolivianos)

CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL URBANO											
INSTITUCION	Bancos Comunes		Grupos Solidarios		Individuales		Asociativos		TOTAL		
	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	Monto	Numero	
CRECER	152,250,082	55,512	-	-	140,985,132	23,195	-	-	293,235,214	78,707	
PRO MUJER	190,267,149	76,124	-	-	53,019,534	5,290	-	-	243,286,684	81,414	
DIACONIA	56,033,695	26,407	-	-	250,471,286	23,942	-	-	306,504,982	50,349	
EMPRENDER	10,757,680	5,615	1,023,001	355	20,707,048	3,610	-	-	32,487,729	9,580	
FONCRESOL	4,750,730	2,396	123,016	22	2,863,149	251	-	-	7,736,895	2,669	
FUNBODEM	-	-	-	-	99,673,722	7,316	-	-	99,673,722	7,316	
IDEPRO	-	-	-	-	100,960,374	4,034	-	-	100,960,374	4,034	
IMPRO	-	-	-	-	16,087,651	2,049	-	-	16,087,651	2,049	
SARTAWI	2,171,673	1,111	62,182	12	17,647,848	1,773	-	-	19,881,703	2,896	
ANED	-	-	-	-	-	-	-	-	-	-	
CIDRE	-	-	-	-	88,282,723	2,515	-	-	88,282,723	2,515	
FONDECO	-	-	-	-	-	-	-	-	-	-	
FUBODE	34,644,972	11,119	181,858	232	20,226,430	1,758	-	-	55,053,260	13,109	
<b>TOTAL</b>	<b>450,875,982</b>	<b>178,284</b>	<b>1,390,057</b>	<b>621</b>	<b>810,924,898</b>	<b>75,733</b>	<b>-</b>	<b>-</b>	<b>1,263,190,937</b>	<b>254,638</b>	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: NIVEL RURAL											
CRECER	158,929,700	54,646	-	-	189,982,518	22,742	-	-	348,912,218	77,388	
PRO MUJER	44,810,630	23,444	-	-	-	-	-	-	44,810,630	23,444	
DIACONIA	1,137,135	601	-	-	91,035,544	9,931	-	-	92,172,680	10,532	
EMPRENDER	790,618	405	-	-	2,364,556	338	-	-	3,155,174	743	
FONCRESOL	4,675,645	1,388	755,366	113	2,955,017	185	100,226	1	8,486,254	1,687	
FUNBODEM	-	-	-	-	30,462,528	2,232	-	-	30,462,528	2,232	
IDEPRO	-	-	-	-	82,427,075	3,696	-	-	82,427,075	3,696	
IMPRO	-	-	-	-	1,786,782	304	-	-	1,786,782	304	
SARTAWI	273,581	172	948,400	210	78,417,899	6,089	-	-	79,639,880	6,471	
ANED	3,829,058	1,758	271,382	80	42,144,494	4,446	99,621	28	46,344,554	6,312	
CIDRE	-	-	-	-	96,625,130	3,500	159,671	1	96,784,801	3,501	
FONDECO	23,115,959	11,392	-	-	89,069,147	2,973	-	-	112,185,106	14,365	
FUBODE	18,476,535	6,736	4,027,253	722	38,546,682	3,002	-	-	61,050,470	10,460	
<b>TOTAL</b>	<b>256,038,860</b>	<b>100,542</b>	<b>6,002,402</b>	<b>1,125</b>	<b>745,817,372</b>	<b>59,438</b>	<b>359,517</b>	<b>30</b>	<b>1,008,218,150</b>	<b>161,135</b>	
CARTERA POR TECNOLOGIA Y POR ENTIDAD: TOTAL NACIONAL											
CRECER	311,179,782	110,158	-	-	330,967,650	45,937	-	-	642,147,432	156,095	
PRO MUJER	235,077,779	99,568	-	-	53,019,534	5,290	-	-	288,097,313	104,858	
DIACONIA	57,170,831	27,008	-	-	341,506,831	33,873	-	-	398,677,661	60,881	
EMPRENDER	11,548,298	6,020	1,023,001	355	23,071,604	3,948	-	-	35,642,902	10,323	
FONCRESOL	9,426,375	3,784	878,382	135	5,818,167	436	100,226	1	16,223,149	4,356	
FUNBODEM	-	-	-	-	130,136,250	9,548	-	-	130,136,250	9,548	
IDEPRO	-	-	-	-	183,387,450	7,730	-	-	183,387,450	7,730	
IMPRO	-	-	-	-	17,874,433	2,353	-	-	17,874,433	2,353	
SARTAWI	2,445,254	1,283	1,010,583	222	96,065,746	7,862	-	-	99,521,583	9,367	
ANED	3,829,058	1,758	271,382	80	42,144,494	4,446	99,621	28	46,344,554	6,312	
CIDRE	-	-	-	-	184,907,853	6,015	159,671	1	185,067,523	6,016	
FONDECO	23,115,959	11,392	-	-	89,069,147	2,973	-	-	112,185,106	14,365	
FUBODE	53,121,507	17,855	4,209,111	954	58,773,112	4,760	-	-	116,103,729	23,569	
<b>TOTAL</b>	<b>706,914,842</b>	<b>278,826</b>	<b>7,392,458</b>	<b>1,746</b>	<b>1,556,742,270</b>	<b>135,171</b>	<b>359,517</b>	<b>30</b>	<b>2,271,409,087</b>	<b>415,773</b>	

**GRAFICO N° 10**  
**Cartera por Tecnología Financiera**  
**(En Millones de Bolivianos)**



**GRAFICO N° 11**  
**Estratificación de Cartera por Monto de Crédito**

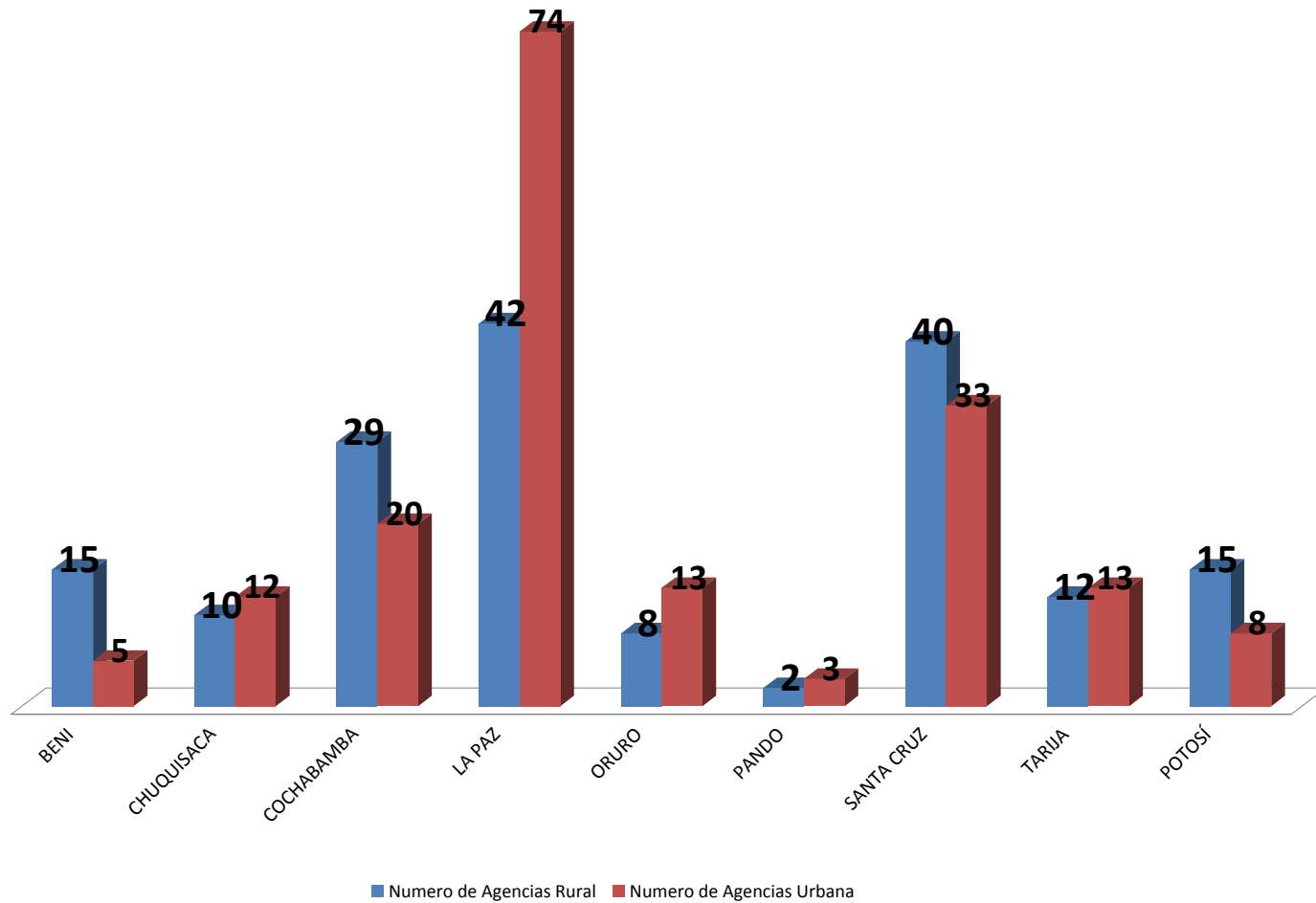


Cuadro Nº 11  
 COBERTURA DE LA RED DE AGENCIAS Y EMPLEADOS  
 INSTITUCIONES FINANCIERAS DE DESARROLLO  
 29 de Febrero de 2012  
 (En Bolivianos)

Entidad	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
ANED	34	8	42	86	65	151
CIDRE	9	7	16	32	60	92
CRECER	35	30	65	335	444	779
DIACONIA	18	28	46	62	286	348
EMPRENDER	2	12	14	14	120	134
FONCRESOL	1	5	6	1	29	30
FONDECO	12	3	15	61	64	125
FUBODE	10	7	17	73	123	196
FUNBODEM	9	6	15	36	115	151
IDEPRO	9	8	17	43	99	142
IMPRO		2	2		29	29
PROMUJER	18	53	71	71	556	627
SARTAWI	16	12	28	64	79	143
<b>Total general</b>	<b>173</b>	<b>181</b>	<b>354</b>	<b>878</b>	<b>2,069</b>	<b>2,947</b>

Departamento	Numero de Agencias			Personal		
	Rural	Urbana	Total	Rural	Urbana	Total
BENI	15	5	20	86	54	140
CHUQUISACA	10	12	22	39	130	169
COCHABAMBA	29	20	49	169	240	409
LA PAZ	42	74	116	197	906	1,103
ORURO	8	13	21	28	127	155
PANDO	2	3	5	6	31	37
SANTA CRUZ	40	33	73	213	411	624
TARIJA	12	13	25	75	105	180
POTOSÍ	15	8	23	65	65	130
<b>Total general</b>	<b>173</b>	<b>181</b>	<b>354</b>	<b>878</b>	<b>2,069</b>	<b>2,947</b>

**GRAFICO Nº 12**  
**Cobertura por Departamento**



Cuadro Nº 12  
TASAS DE INTERES NOMINALES ANUALES  
PUBLICADAS POR LAS IFD  
29 de Febrero de 2012

ENTIDAD	MONEDA NACIONAL							MONEDA EXTRANJERA						
	Grupos Solidarios	Individuales	Asociativos	Bancos Comunales	Consumo (1)	Producción de Servicios (2)	Producción de Bienes (3)	Grupos Solidarios	Individuales	Asociativos	Bancos Comunales	Consumo (1)	Producción de Servicios (2)	Producción de Bienes (3)
CRECER		18% al 32%		36%	12 y 30%		18% y 24%		18% al 32%			12 y 30%		18% y 24%
PRO MUJER		27%		24%					27%		24%			
DIACONIA		26%		30%					26%					
EMPRENDER	30% - 36%	24% - 36%		36%				30% - 36%	24% - 36%		36%			
FONCRESOL				24%				18%	18%	9%				
FUNBODEM		14%							26%					
IDEPRO		14%-28%							14% - 28%					
IMPRO		21%							19%					
SARTAWI	27%	26%		35%				27%	24%					
ANED	33%	27%		37%					20%	13%				
CIDRE		21%, 22% Y 23%	19% ,20% Y 21%		22%, 23% Y 24%	21% ,22% Y 23%	19%, 20% Y 21%		18% ,19% Y 20%	15% ,16% Y 17%		20%, 21% Y 22%	18% ,19% Y 20%	17%, 18% Y 19%
FONDECO				30% al 32%					15% al 28%					15% al 28%
FUBODE				34%				18% al 30%	12% al 30%	15% al 30%				

(1) Préstamos de Consumo de bienes y servicios

(2) Préstamos otorgados a los sectores de producción de servicios (Electricidad, Gas y Agua, Establecimientos Financieros, Seguros, Servicios Comunales, Sociales y Personales, Comercio y Turismo)

(3) Préstamos otorgados a los sectores de producción de bienes (Industria, minería, construcción y Agricultura)